

Exhibit 6



HUMAN RESOURCES COMMITTEE MEETING

Thursday, March 11, 2021

6:00 p.m.

- I. Call to Order
- II. Approval of Minutes from the Regular Meeting of February 25, 2020
- III. New Business
 - A. Discussion: Review of Village of Lindenhurst Pay Plan
 - B. Discussion: Update on Intergovernmental Personnel Benefit Cooperative (IPBC)
 - a. Final Renewal
 - b. Move to Delta Dental for Dental Insurance
 - c. SaveOnSP for Special Prescription Drugs
 - d. Addition of Clinically Appropriate EAP for Enrolled Employees
- IV. Public Participation
- V. Adjournment

Human Resources Committee
Meeting - Minutes
Tuesday, February 25, 2020– 7:00 p.m.

CALL TO ORDER: Chairman Chybowski called the meeting to order at 7:00 p.m.

PRESENT: Trustee Chybowski, Trustee Anderson, and Village Administrator Johnson; Trustee Rosten arrived at 7:15PM.

APPROVAL OF MINUTES: Trustee Anderson made a motion to approve the minutes of the Human Resources Committee of March 14, 2019; motion seconded by Trustee Chybowski. Motion carried with two ayes.

NEW BUSINESS:

A. Presentation: Illinois Public Benefit Cooperative (IPBC) Health Insurance Plan

Mr. Shawn Hamilton and Mr. Tyler Feeney representing the IPBC were in attendance to provide an overview of the IPBC's services, history, and governance. The representatives provided premium quotes for the Village's medical, dental, and vision insurance among a variety of their plan offerings. This is in consideration of moving to the IPBC from the Village's legacy carrier, the Midwest Operating Engineer's Fringe Benefit Fund. The move would provide comparable insurance with deductibles and co-pays similar to the Village's current plan. The biggest cost savings would come from reduced annual increases moving from an average of 8% to closer to 2-3%. After lengthy discussion, the Board had consensus to recommend the program to the Village Board. Trustee Anderson made the motion for the recommendation which was seconded by Trustee Rosten. The motion carried 3-0.

B. Resolution Amending Cannabis-Related Policies within the Employee Handbook

Mr. Johnson explained to the Committee that new cannabis laws in Illinois were in conflict with some of the Village's employment policies. The Village Attorney reviewed our handbook and provided revisions which comply with the recently adopted state laws. If the Committee agreed with the proposed changes, a resolution would be developed and provided to the Village Board amending the employee handbook. Trustee Chybowski moved to forward the recommended changes to the Village Board. Trustee Anderson seconded the motion. The motion carried 3-0.

C. Review of Proposed Amendments to the Village of Lindenhurst Pay Plan

The Committee reviewed the results of the recently conducted salary survey which compares our pay system to some of the Village's peer communities. My Johnson explained that there are a number of employees who are now very close to reaching the maximum of their respective pay ranges. Of the 34 classified positions, nine of those exceed the 90th percentile of their pay range, and another five are in the 80th percentile. This means that 41% of all employees are in the 80th percentile or above. A way to address this problem would be to increase the maximum of each of the pay grades to establish headroom for the incumbent employees. The proposal will increase pay competitiveness versus our peers, improve retainage of employees, and allow for employees to have greater pay development within their grade.

A motion was made by Trustee Anderson and seconded by Chairman Chybowski to approve the proposed changes within the Lindenhurst Pay Plan.

D. Creation of the Position of Sergeant within the Police Department

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The Village Administrator and Police Chief explained the desire to update the pay system to include the position of sergeant within the Police Department. Creating a sergeant position would provide greater on-street supervision of officers and provide for upward advancement within the organization. The sergeant position was proposed to be included at the M5 pay grade based on salary information from other communities.

Chief Jones also explained a new policy of hiring lateral patrol officers to attract experienced officers to our department. A methodology would be used to offer starting pay to an incoming lateral officer with ten years or greater of service at the midpoint of the patrol officer salary grade. Two-percent would be subtracted from the midpoint of the officer grade for each year a lateral officer has less than ten years.

Mr. Johnson also introduced the idea of reclassifying the Administrative Services Coordinator to an Assistant to the Village Administrator position at the M2 salary grade to be more commiserate with duties and increase appeal in the role as a recruitment tool.

The Committee members were in agreement with all the proposed changes and a motion was made by Trustee Anderson and seconded by Chairman Chybowski to include the proposed changes in the pay grade system. The motion carried 3-0.

PUBLIC PARTICIPATION: None.

ADJOURNMENT: Trustee Anderson made a motion to adjourn at 9:06 p.m., seconded by Trustee Chybowski. All stated "Aye," motion carried.



MEMORANDUM

DATE: March 8, 2021

TO: Chairman and Members of the Human Resources Committee

FROM: Clay T. Johnson, Village Administrator

RE: **Human Resources Meeting Agenda Supplement for March 11, 2021**

New Business

A. Discussion: Review of Village of Lindenhurst Pay Plan

Each year the Village surveys comparable communities for salary ranges of their individual positions and compare them against our own, as each of the Committee members are aware. The original comparable list was established in 2009 as part of a larger compensation study. Since that time, I have added a couple of other communities similar to us as additional data points for our comparison purposes.

To once again evaluate our market competitiveness, I have included a summary sheet of Village positions and how the minimum and maximum of our pay scale compares to the average of the other communities surveyed (Exhibit A). The 2009 study recommended that our salary ranges stay within 5% of the equivalent positions' minimums and maximums of the other communities. Last year, to encourage longevity and thwart turnover, the Committee recommended to expand the top end of the pay scale to account for employees who may stay within a particular pay band for their full career. This is what I like to call the "20-Year Pay Scale."

The Committee also recommended that addition of the sergeant position in the police department and reclassified the Administrative Services Coordinator to an M1 position and renamed it "Assistant to the Village Administrator."

This year, after looking at our comparable communities and noting the changes previously made to the pay system, I do not recommend any changes to the pay grades. After updating our salary data, the differential of our minimum salaries/wages versus our peers is two percent (2%) below the average. The maximum is 6% above the average. With both figures staying close to our 5% targets, I do not believe any changes are necessary.

B. Discussion: Update on Intergovernmental Personnel Benefit Cooperative (IPBC)

Final Medical Insurance Renewal

Our first year renewal for our health insurance came to an aggregate cost increase of just under 5.1% which is a much improved rate when compared to annual costs of our previous

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carrier. Individually, the medical insurance experienced an increase of 5.8%, while our dental insurance will decrease by 6.3% due to the switch from MetLife to Delta Dental. A memo from Gallagher which shows the calculation of the rate increase is included in your materials. The Village of Lindenhurst belongs to Tier 1. The final renewal increase is in line with our forecast projections of 5% and will be incorporated in the final budget.

Change of Dental Insurance Carrier

The move from Delta Dental is financially advantageous to the Village, as I mentioned previously, due to the lower premium expense. We also retain a large network of covered providers through Delta. The move to Delta Dental should not come with much disruption to our employees as they were our previous dental insurance carrier prior to the move to the IPBC.

SaveOnSP

SaveOnSP is partnering with Express Scripts to help save employees money on specialty medications. SaveOnSP has a list of eligible medications which will allow an employee to receive free of charge. The drugs included under the SaveOnSP program are those for which the drug manufacturer provides copay assistance. Basically, the program takes advantage of the savings provided by drug manufacturer. The program will allow the manufacturer's subsidy to apply to the IPBC's portion of the cost as well as the cost to the member. For employees who enroll in the program, the transaction at the pharmacist's counter should be seamless. If an employee is not enrolled, they will be notified of the SaveOnSP benefit at the time of purchase and allowed to enroll. SaveOnSp's highest used drugs pertain to medications used for Hepatitis C, Cystic Fibrosis, Multiple Sclerosis, and oncology for example. Currently, we do not have any employees who are taking these drugs, but this is a valuable addition to our plan nonetheless.

Addition of Enhanced Employee Assistance Program (EAP) Offering

Possibly one of the most notable changes to our health insurance plans will be the enhancement of our EAP services provided to enrolled employees. Currently, our insurance will cover three counselling sessions regardless of a particular presenting issue or other need. The LifeWorks Program by Morneau Shepell offers IPBC members the opportunity to offer more robust mental health counseling assistance at an added cost per employee. The program is available to employees, spouses, and dependents in households of up to five.

From the enclosed information, you can learn about LifeWorks EAP and the three tiers which are offered to the IPBC. For our employees, I would like to offer the "Clinically Appropriate" tier which would provide an unlimited number of mental health counseling sessions to employees to resolve short-term qualifying events. I believe that this is needed step in our overall health and wellness program considering that most presenting issues

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need to be resolved in 3.8 sessions. For first responders, the average number of treatment sessions is much higher, around 8-12.

Of course with a higher level of service comes a higher cost per employee. However, IPBC believes so strongly in the need for additional mental health services and the benefit it could bring to the medical insurance side, that the cost for the enhanced EAP will be offset by a reduction on the medical premiums. Even with this offset in mind, I don't think it is worthwhile for us to select the highest tier which includes some wellness offerings that may be better utilized by organizations with a higher employee count and a more active wellness program.

I have indicated to the IPBC our interest in the Clinically Appropriate level of mental health counselling, and if there's consensus I will confirm with our representatives.

We have been with the IPBC for just under a year, and overall I think we have had a good experience. We had some issues in the transition with MetLife not providing hard copy or mailed dental insurance cards, but that was resolved once we encouraged employees to go online and setup an account with MetLife. We also had some small issues with Express Scripts providing the wrong plan number initially, but that got resolved quickly as well. I have not fielded any complaints as of yet on coverages or problems with the network.

**Summary of Comparable Communities
Salary Ranges Versus 20-Year Grade System**

Exhibit A

Position		Range Min	Range Max
Administrative Assistant	Lindenhurst	\$45,812	\$68,074
	+ or - Average	-3%	4%
Assistant Administrator	Lindenhurst	\$103,573	\$153,905
	+ or - Average	-5%	1%
Deputy Village Clerk	Lindenhurst	\$55,685	\$82,744
	+ or - Average	3%	9%
Director of Public Works	Lindenhurst	\$108,752	\$161,601
	+ or - Average	-2%	4%
Maintenance Operator I	Lindenhurst	\$45,812	\$68,074
	+ or - Average	-2%	8%
Maintenance Operator II	Lindenhurst	\$55,685	\$82,744
	+ or - Average	4%	15%
Maintenance Operator III	Lindenhurst	\$60,808	\$90,357
	+ or - Average	-5%	2%
Police Officer	Lindenhurst	\$67,685	\$100,576
	+ or - Average	1%	1%
Police Chief	Lindenhurst	\$108,752	\$161,601
	+ or - Average	-7%	1%
Police Commander	Lindenhurst	\$88,618	\$131,682
	+ or - Average	-15%	3%
Records Assistant	Lindenhurst	\$41,553	\$61,746
	+ or - Average	-8%	-2%
Superintendent of Public Works	Lindenhurst	\$88,618	\$131,682
	+ or - Average	15%	22%
Administrative Services Coordinator	Lindenhurst	\$61,392	\$91,225
	+ or - Average	-8%	-3%
Crew Supervisor	Lindenhurst	\$73,608	\$109,377
	+ or - Average	9%	17%

**Administrative Assistant
Salary Survey 2020-21**

Exhibit A

Member Name	Title	Range Min	Range Max
Antioch	Administrative Assistant	\$31,200	\$41,168
Fox Lake*	Admin Assistant	\$37,800	\$55,037
Grayslake	Executive Assistant	\$52,309	\$70,095
Gurnee	Administrative Assistant	\$55,266	\$77,764
Huntley [#]	Administrative Assistant II	\$51,470	\$72,604
Lake Bluff	Administrative Secretary I	\$47,320	\$70,720
Lake Villa	Administrative Assistant	\$40,815	\$55,220
Libertyville	Administrative Assistant II	\$47,436	\$71,155
Lincolnshire	Administrative Assistant	\$55,500	\$72,100
McHenry*	Admin Assistant	\$44,571	\$70,850
Mundelein	Office Clerk	\$53,530	\$67,811
Round Lake [#]	Accounting Specialist	\$43,350	\$60,690
Vernon Hills*	Administrative Secretary II	\$51,726	\$69,910
Wauconda*	Admin Assistant	\$45,900	\$61,965
Average		\$47,014	\$65,506
Lindenhurst (20Y)	Administrative Assistant	\$45,812	\$68,074
		(\$1,202)	\$2,568
+ or - vs. the Average		-3%	4%

* Municipality did not have updated salary information; 2 percent was added to Min and Max

[#]Not included on original 2009 Compensation Study

**Administrative Services Coordinator
Salary Survey 2020-21**

Exhibit A

Member Name	Title	Range Min	Range Max
Antioch	Assistant Director Financial Services		\$87,000
Fox Lake*	Assistant to Village Admin	\$63,046	
Grayslake	Analyst and Administrative Services Mgr	\$69,741	\$77,280
Gurnee	Assistant to Vill Manager	\$74,060	\$104,211
Huntley [#]	Executive Assistant/Village Clerk	\$59,585	\$84,049
Lake Bluff	Assistant to Vill Mgr	\$65,015	\$109,200
Lake Zurich	Assistant to Vill Mgr	\$62,666	\$91,125
Libertyville	Assistant Director of PW	\$63,027	\$100,842
Lincolnshire	Admin Assistant to Vill Mgr	\$55,500	\$78,000
Mundelein	Secretary to Manager	\$65,525	\$86,284
Round Lake [#]	Director of Administration	\$99,223	\$138,912
Wauconda	Assistant to the Director of PW	\$58,905	\$79,522
Average		\$66,936	\$94,220
Lindenhurst (20Y)	Administrative Services Coordinator	\$61,392	\$91,225
		(\$5,544)	(\$2,995)
+ or - vs. the Average		-8%	-3%

* Municipality did not have updated salary information; 2 percent was added to previous year actual

[#]Not included on original 2009 Compensation Study

**Assistant Village Administrator
Salary Survey 2020-21**

Exhibit A

Member Name	Title	Range Min	Range Max
Antioch	Assistant Village Administrator	\$98,072	\$129,404
Grayslake	Assistant Village Manager	\$108,191	\$146,059
Gurnee	Chief Admin Officer	\$109,140	\$142,800
Huntley [#]	Assistant Village Manager	\$107,004	\$150,937
Lake Zurich	Assistant Village Manager	\$99,881	\$145,257
Libertyville	Deputy Village Administrator	\$95,695	\$178,630
Lincolnshire	Assistant Village Manager	\$115,500	\$155,500
Mundelein	Assistant Village Administrator	\$111,251	\$152,255
Vernon Hills*	Assistant Village Manager	\$125,775	\$138,359
Average		\$109,178	\$151,963
Lindenhurst (20Y)	Assistant Village Administrator	\$103,573	\$153,905
+ or - vs. the Average		(\$5,605)	\$1,942
		-5%	1%
* Municipality did not have updated salary information; 2 percent was added to Min and Max			
[#] Not included on original 2009 Compensation Study			

Salary Survey 2020-21

Department	Start	End	
Antioch*	\$59,954	\$91,990	
Fox Lake*	\$59,873	\$89,798	
Gurnee	\$70,039	\$103,484	
Grayslake	\$66,764	\$104,813	
Huntley [#]	\$64,130	\$100,127	
Lake Bluff	\$77,162	\$102,851	
Lake Villa*	\$58,296	\$87,065	
Lake Zurich	\$72,300	\$103,697	
Libertyville	\$68,171	\$105,836	
Lincolnshire	\$72,733	\$105,554	
McHenry*	\$58,976	\$91,057	
Mundelein	\$72,047	\$103,088	
Round Lake [#]	\$65,260	\$92,098	
Round Lake Beach	\$63,030	\$92,976	
Wauconda	\$72,173	\$112,135	
Vernon Hills*	\$75,646	\$104,487	
Median	\$67,468	\$102,970	
Maximum	\$77,162	\$112,135	
Mean	\$67,285	\$99,441	
Average	\$67,285	\$99,441	
Minimum	\$51,563	\$83,200	
Maximum	\$68,366	\$98,114	
Lindenhurst (20Y)	\$67,685	\$100,576	
+ or - vs. the Average	\$400	\$1,135	
	1%	1%	
* Municipality did not have updated salary information; 2 percent was added to Min and Max			
[#] Not included on original 2009 Compensation Study			

Salary Survey 2020-21

Member Name	Title	Range Min	Range Max
Antioch	Chief of Police	\$98,072	\$129,404
Fox Lake	Police Chief	\$128,125	
Grayslake	Chief of Police	\$125,245	\$169,082
Gurnee	Chief of Police	\$120,638	\$169,749
Hawthorn Woods*	Chief of Police	\$114,444	\$156,060
Huntley [#]	Chief of Police	\$110,149	\$155,377
Lake Bluff	Chief of Police	\$125,320	\$175,240
Lake Villa	Chief of Police	\$104,136	\$113,526
Lake Zurich	Chief of Police	\$112,226	\$163,212
Libertyville	Chief of Police	\$95,695	\$178,630
Lincolnshire	Chief of Police	\$123,100	\$170,000
Mundelein	Chief of Police	\$124,676	\$177,301
Round Lake [#]	Chief of Police	\$109,145	\$152,803
Vernon Hills*	Chief of Police	\$156,451	\$172,105
Wauconda	Chief of Police	\$107,242	\$150,138
Average		\$116,978	\$159,473
Lindenhurst (20Y)	Chief of Police	\$108,752	\$161,601
+ or - vs. the Average		(\$8,226)	\$2,128
		-7%	1%

* Municipality did not have updated salary information; 2 percent was added to Min and Max

Actual salary used**

[#]Not included on original 2009 Compensation Study

Salary Survey 2020-21

Member Name	Title	Range Min	Range Max
Antioch	Deputy Chief	\$82,148	\$108,393
Fox Lake**	Commander		\$102,006
Grayslake	Commander	\$93,459	\$126,171
Gurnee	Commander	\$127,593	\$133,668
Huntley [#]	Deputy Chief	\$92,444	\$136,906
Lake Bluff	Deputy Chief	\$115,440	\$150,280
Lake Villa*	Lieutenant	\$96,893	\$104,680
Lake Zurich	Deputy Chief	\$99,881	\$145,257
Libertyville	Lieutenant	\$84,362	\$134,980
Lincolnshire	Commander	\$103,400	\$142,900
McHenry*	Commander	\$119,952	\$119,952
Mundelein	Commander	\$97,163	\$132,974
Round Lake	Commander	\$90,203	\$126,284
Round Lake Beach	Commander	\$108,178	\$110,882
Vernon Hills*	Commander	\$132,088	\$141,983
Wauconda**	Commander		\$111,244
Average		\$104,697	\$128,011
Lindenhurst (20Y)	Commander	\$88,618	\$131,682
+ or - vs. the Average		(\$16,079)	\$3,671
		-15%	3%

* Municipality did not have updated salary information; 2 percent was added to Min and Max

Actual salary used**

[#]Not included on original 2009 Compensation Study

Salary Survey 2020-21

Member Name	Title	Range Min	Range Max
Antioch	Sergeant	\$83,034	\$93,392
Buffalo Grove	Sergeant	\$84,024	\$125,222
Grayslake	Sergeant	\$89,009	\$120,163
Gurnee	Sergeant	\$108,659	\$122,111
Lake Bluff	Sergeant	\$105,642	\$116,012
Lake Villa	Sergeant	\$86,211	\$94,747
Lake Zurich	Sergeant	\$88,894	\$129,278
Libertyville	Sergeant	\$107,078	\$124,003
Lincolnshire	Sergeant	\$84,600	\$120,500
McHenry*	Sergeant	\$109,047	\$109,047
Mundelein	Sergeant	\$87,843	\$120,220
Round Lake [#]	Sergeant	\$95,781	\$105,750
Round Lake Beach	Sergeant	\$95,869	\$103,240
Wauconda**	Sergeant	\$98,135	\$111,244
Wheeling	Sergeant	\$98,721	\$117,569
Average		\$95,680	\$115,650
Lindenhurst (20Y)	Sergeant (Proposed)	\$77,288	\$114,846
+ or - vs. the Average		(\$18,392)	(\$804)
		-19%	-1%

* Municipality did not have updated salary information; 2 percent was added to Min and Max

Actual salary used**

[#]Not included on original 2009 Compensation Study

**Community Service Officer
Salary Survey 2020-21**

Exhibit A

Member Name	Title	Range Min	Range Max
Fox Lake*	Community Service Officer	\$47,915	
Grayslake	Community Service Officer	\$49,694	\$50,936
Gurnee	Community Service Officer	\$47,741	\$67,175
Huntley [#]	Community Service Officer	\$49,020	\$69,145
Libertyville	Public Service Officer	\$46,209	\$69,313
Lincolnshire	Community Service Officer	\$52,500	\$71,100
McHenry*	Code Compliance Inspector	\$46,610	\$63,064
Mundelein	Community Service Officer	\$53,016	\$68,739
Round Lake [#]	Code Enforcement Officer	\$49,347	\$69,086
Round Lake Beach	Community Service Officer	\$39,946	\$69,977
Vernon Hills*	Community Service Officer	\$54,753	\$74,081
Average		\$48,884	\$67,262
Lindenhurst (20Y)	Community Service Officer	\$41,553	\$61,746
+ or - vs. the Average		(\$7,331)	(\$5,516)
		-15%	-8%

* Municipality did not have updated salary information; 2 percent was added to previous year actual

[#]Not included on original 2009 Compensation Study

**Deputy Village Clerk
Salary Survey 2020-21**

Exhibit A

Member Name	Title	Range Min	Range Max
Antioch	Accounting Specialist/Clerk	\$47,736	\$57,635
Fox Lake	Deputy Clerk	\$40,508	
Grayslake	Exec Assistant Mgmt	\$60,554	\$81,144
Gurnee	Administrative Assistant	\$55,266	\$77,764
Huntley [#]	Executive Assistant	\$59,585	\$84,049
Lake Bluff	Executive Assistant	\$52,100	\$69,466
Lake Villa	Administrative Assistant	\$40,815	\$55,220
Lake Zurich	Office Manager	\$49,638	\$72,197
Libertyville	Executive Assistant	\$54,511	\$81,767
Lincolnshire	Secretary to the Manager	\$55,500	\$78,000
Mundelein	Secretary to the Manager	\$65,525	\$86,284
Round Lake	Accounting Manager	\$65,261	\$94,628
Vernon Hills*	Secretary to the Manager	\$61,685	\$83,625
Wauconda*	Administrative Assistant	\$48,195	\$65,064
Average		\$54,063	\$75,911
Lindenhurst (20Y)	Deputy Village Clerk	\$55,685	\$82,744
+ or - vs. the Average		\$1,622 3%	\$6,833 9%

* Municipality did not have updated salary information; 2 percent was added to previous year actual

[#]Not included on original 2009 Compensation Study

**Crew Supervisor
Salary Survey 2020-21**

Exhibit A

Member Name	Title	Range Min	Range Max
Antioch	Supervisor of Water/Wastewater	\$70,720	\$93,314
Fox Lake*	Foreman/Street Dept Supervisor	\$57,130	\$88,875
Grayslake	Operations Supervisor	\$66,420	\$89,667
Gurnee	PW Supervisor	\$74,061	\$104,211
Hawthorn Woods*	Crew Leader	\$66,402	\$84,864
Huntley [#]	Lead Operator	\$62,565	\$88,252
Lake Zurich	PW Supervisor	\$66,426	\$96,605
Libertyville	PW Supervisor	\$61,024	\$97,556
Lincolnshire	PW Supervisor	\$72,200	\$100,000
Round Lake [#]	Crew Leader	\$56,182	\$78,526
Mundelein	Superintendent - Street/Water	\$83,838	\$110,826
Vernon Hills*	Crew Leader	\$76,733	\$104,011
Wauconda	Foreman	\$53,105	\$71,293
Average		\$67,254	\$93,614
Lindenhurst (20Y)	Crew Supervisor	\$73,608	\$109,377
+ or - vs. the Average		\$6,354 9%	\$15,763 17%

* Municipality did not have updated salary information; 2 percent was added to Min and Max

[#]Not included on original 2009 Compensation Study

**Director of Public Works/Village Engineer
Salary Survey 2020-21**

Exhibit A

Member Name	Title	Range Min	Range Max
Antioch	Director of Public Works	\$98,072	\$129,404
Fox Lake**	Region Director	\$92,250	
Grayslake	Director of Public Works	\$138,082	\$186,413
Gurnee	Director of Public Works	\$114,894	\$161,667
Hawthorn Woods	Director of Public Works	\$116,688	\$159,222
Huntley [#]	Director of Public Works	\$110,149	\$155,378
Lake Bluff	Village Engineer	\$96,077	\$134,507
Lake Villa	Director of Public Works	\$86,464	\$116,981
Lake Zurich	Director of Public Works	\$112,226	\$163,212
Libertyville	Director of Public Works	\$95,695	\$178,630
Lincolnshire	Director of Public Works	\$123,100	\$170,000
McHenry*	Director of Public Works	\$88,982	\$120,521
Mundelein	Director of Public Works	\$131,060	\$186,380
Round Lake [#]	Director of Public Works	\$109,145	\$152,803
Vernon Hills*	Director of Public Works	\$156,176	\$171,803
Wauconda**	Director of Public Works	\$108,752	\$143,541
Average		\$111,113	\$155,364
Lindenhurst (20Y)	Director of Operations	\$108,752	\$161,601
+ or - vs. the Average		(\$2,361) -2%	\$6,237 4%

* Municipality did not have updated salary information; 2 percent was added to Min and Max

Used actual**

[#]Not included on original 2009 Compensation Study

**Maintenance Worker I
Salary Survey 2020-21**

Exhibit A

Member Name	Title	Range Min	Range Max
Antioch	Maintenance Worker I	\$37,440	\$49,401
Fox Lake*	Maintenance Worker I	\$41,802	
Grayslake	Maintenance Worker I		\$69,222
Gurnee	Maintenance Worker I	\$49,423	\$67,639
Huntley [#]	General Utility Worker	\$44,463	\$62,718
Lake Bluff	Maintenance Worker I	\$52,535	\$66,564
Lake Villa	Maintenance Worker I	\$38,871	\$52,590
Lake Zurich	Maintenance Worker I	\$49,608	\$56,909
Libertyville	PW Maintenance Technician I	\$43,621	\$69,735
Lincolnshire	General Maintenance	\$55,000	\$78,000
McHenry ^{#*}	Inspector I	\$47,560	\$64,348
Mundelein	Maintenance Worker II	\$52,481	\$71,824
Round Lake Beach		\$40,144	\$49,899
Vernon Hills*	Maintenance Worker I	\$51,726	\$60,815
Wauconda*	Maintenance Service Tech	\$48,278	\$64,812
Average		\$46,639	\$63,177
Lindenhurst (20Y)	Maintenance Operator I	\$45,812	\$68,074
+ or - vs. the Average		(\$827)	\$4,897
		-2%	8%

* Municipality did not have updated salary information; 2 percent was added to previous year actual

[#]Not included on original 2009 Compensation Study

**Maintenance Worker II
Salary Survey 2020-21**

Exhibit A

Member Name	Title	Range Min	Range Max
Antioch	Maintenance Worker II	\$44,054	\$58,129
Fox Lake*	Maintenace Worker II	\$56,283	
Gurnee	Maintenance Worker II	\$57,214	\$78,301
Huntley [#]	Wastewater Treatment Op.	\$55,635	\$78,477
Lake Bluff	Maintenance Worker II	\$58,348	\$73,885
Lake Villa*	Maintenance Worker II	\$47,248	\$63,924
Lake Zurich	Maintenance Worker II	\$54,330	\$62,338
Libertyville	Water System Operator	\$51,852	\$82,893
Lincolnshire	Maintenance Worker II	\$55,000	\$78,000
McHenry*	Inspector II	\$51,596	\$69,597
Mundelein	Maintenance Worker I	\$59,299	\$79,300
Round Lake [#]	Maintenance Worker II	\$48,854	\$68,284
Round Lake Beach	Maintenance Worker II	\$47,133	\$58,572
Vernon Hills	Maintenance Worker II	\$65,030	\$84,878
Average		\$53,705	\$72,044
Lindenhurst (20Y)	Maintenance Operator II	\$55,685	\$82,744
+ or - vs. the Average		\$1,980	\$10,700
		4%	15%

* Municipality did not have updated salary information; 2 percent was added to previous year actual

[#]Not included on original 2009 Compensation Study

Maintenance Worker III

Exhibit A

Salary Survey 2020-21

Member Name	Title	Range Min	Range Max
Fox Lake*	Maintenance Worker III	\$54,965	
Gurnee	Lead Maintenance Worker	\$63,078	\$86,327
Lake Villa*	Maintenace Worker III	\$52,091	\$70,476
Libertyville*	WWTP Operator II	\$64,420	\$96,629
Lincolnshire	Supervisor/Foreman	\$72,200	\$100,000
McHenry*	Crew Leader	\$55,596	\$75,222
Vernon Hills*	Fleet Manager	\$76,733	\$104,011
Average		\$64,020	\$88,778
Lindenhurst (20Y)	Maintenance Operator III	\$60,808	\$90,357
+ or - vs. the Average		(\$3,212)	\$1,579
		-5%	2%

* Municipality did not have updated salary information; 2 percent was added to previous year actual

**Records Assistant
Salary Survey 2020-21**

Exhibit A

Member Name	Title	Range Min	Range Max
Antioch	Records Supervisor	\$31,200	\$41,168
Fox Lake*	Records Clerk	\$43,153	
Gurnee	Records Assistant	\$47,741	\$67,175
Huntley [#]	Records Clerk	\$40,329	\$56,886
Lake Bluff	Records Clerk	\$49,969	\$70,720
Lake Villa	Records Clerk	\$49,611	\$67,120
Lake Zurich	Records Clerk	\$44,177	\$64,251
Libertyville	Records Assistant	\$40,005	\$60,008
Lincolnshire	Records Clerk	\$48,700	\$66,800
Mundelein	Records Clerk	\$52,868	\$68,548
Round Lake	Records Clerk	\$43,350	\$60,690
Vernon Hills*	Police Records Clerk	\$47,745	\$64,416
Wauconda	Admin Secretary	\$49,613	\$66,977
Average		\$45,266	\$62,897
Lindenhurst (20Y)	Records Assistant	\$41,553	\$61,746
+ or - vs. the Average		(\$3,713) -8%	(\$1,151) -2%

* Municipality did not have updated salary information; 2 percent was added to previous year actual

[#]Not included on original 2009 Compensation Study

**Superintendent of Public Works
Salary Survey 2020-21**

Exhibit A

Member Name	Title	Range Min	Range Max
Antioch	Supervisor of Water Operations	\$70,720	\$93,314
Fox Lake*	Street Dept Supervisor		\$88,875
Grayslake	Assistant Director of Public Works	\$66,420	\$89,667
Gurnee	Supervisor	\$74,061	\$104,211
Huntley [#]	Superintendent	\$78,281	\$110,426
Lake Bluff	PW Superintendent	\$68,486	\$112,060
Lake Villa	Water and Sewer Superintendent	\$60,302	\$81,585
Lake Zurich	Superintendent - Utilities	\$83,862	\$121,961
Libertyville	Superintendent of Public Works	\$76,320	\$122,112
Lincolnshire	Utilities Superintendent	\$94,800	\$125,800
Mundelein	Wastewater Treatment Superintendent	\$97,002	\$126,064
Round Lake [#]	PW Superintendent	\$75,050	\$108,823
Wauconda	Superintendent of Public Works	\$81,090	\$113,526
Average		\$77,200	\$107,571
Lindenhurst (20Y)	Superintendent of Public Works	\$88,618	\$131,682
+ or - vs. the Average		\$11,419 15%	\$24,111 22%

* Municipality did not have updated salary information; 2 percent was added to previous year actual

[#]Not included on original 2009 Compensation Study

**Utility Billing or AP Clerk
Salary Survey 2020-21**

Exhibit A

Member Name	Title	Range Min	Range Max
Antioch	Administrative Support Assistant	\$43,680	\$57,635
Grayslake	Accounts Receivable Coordinator	\$57,670	\$77,280
Gurnee	Finance Assistant I	\$48,129	\$65,706
Lake Bluff	Finance Clerk	\$47,320	\$70,720
Lake Villa	Finance Clerk	\$38,871	\$52,590
Lake Zurich	Accounting Specialist	\$44,177	\$61,152
Libertyville	Accounting Assistant II	\$46,209	\$69,313
Lincolnshire	Clerk/Receptionist	\$43,900	\$62,500
Mundelein	Accounting Clerk	\$53,530	\$67,810
Round Lake [#]	Utility Billing Specialist	\$43,350	\$60,690
Vernon Hills [*]	Administrative Secretary III	\$56,459	\$76,540
Wauconda	Administrative Assistant - Finance	\$45,900	\$61,965
Average		\$47,433	\$65,325
Lindenhurst (20Y)	Utilities Service Representative	\$50,508	\$75,051
+ or - vs. the Average		\$3,075	\$9,726
		6%	15%

* Municipality did not have updated salary information; 2 percent was added to previous year actual

[#]Not included on original 2009 Compensation Study

VILLAGE ADMINISTRATOR SALARY SURVEY
2020-21

Exhibit A

FY 20/21 Salary	Vehicle Provided	Vehicle Allowance/Other Stipends	Deferred Compensation	Bonus	Vacation	Years in Position	Total Years Experience
\$ Annual Amount	Yes/No	\$ Annual Amount	\$ Annual Amount	Yes/No	Days		
\$153,754	NO	\$4,000	\$0	NO	20	6	12
\$166,747	NO	\$0	\$8,700	NO	15	7	18
\$247,496	NO	\$0	\$10,000	YES	25	34	36
\$189,000	NO	\$6,000	\$13,500	YES	20	6	17
\$221,183	NO	\$4,800	\$10,000	YES	15	13	23
\$144,912	NO	N/A	N/A	N/A	20	6	-
\$182,714	NO	\$5,000	\$8,600	NO	25	5	27
\$190,829	NO	\$0	\$0	NO	20	2	27
\$207,000	NO	\$5,500	\$10,000	YES	20	9	28
\$202,000	NO	\$6,000	\$10,061	NO	25	1	8
\$149,854	NO	\$3,000	1% of Base Salary	NO	24	6	27
\$173,326	NO	Unknown	\$8,000	NO	25	27	35
\$185,215		N/A	\$0	NO			
\$172,432		N/A	3% of Base Salary	YES	20	7	15
\$137,000	NO	\$6,000	\$0	YES	10	3	13
\$181,564		\$3,664	\$6,572		20.3	9	22
\$182,714		\$4,800	\$8,650		20.0	6	23
\$149,736	NO	\$2,900	\$0	NO	20	3.5	10.5

ATION

\$191,800

\$152,636

Salary reflects lowest advertised salary.

To: IPBC Board of Directors

From: Dan Hogan, Robert Jordan, Melissa Ginter

CC: Dave Cook, Sandy Mikel

Date: February 25, 2021

Re: IPBC Final Renewal for July 1, 2021

Executive Summary

Final increases have been developed for the PPO, HMO and Dental benefit plans for the time period July 1, 2021 through June 30, 2022. Rate increases were developed for the benefit plans in total as well as for the individual groups and sub-groups within each benefit plan.

The attachments to this document include the following:

- 2021 Final Rate Increase Development for PPO, HMO and Dental
- Scorecard detailing group specific increases for medical plans
- Scorecard detailing group specific increases for dental plans

The rate increase development for PPO assumes 50% market trend. The rate increase development for HMO assumes 25% market trend. The rate increase development for Dental assumes a 5.0% claim trend. These are consistent with the final rate increase developments for July 1, 2020.

The market trend used for the medical renewals was 6.2% and the case trend used was 3.0. This blends to a 4.6% for the PPO ($6.2\% \times 0.5 + 3.0\% \times 0.5$) and 3.8% for HMO ($6.2\% \times 0.25 + 3.0\% \times 0.75$). The table below summarizes the rate increases by product and tier

Benefit Plan	Overall	Tier 1	Tier 2	Tier 3	Tier 4
PPO	4.7%	5.8%	5.9%	2.5%	5.8%
HMO	-2.7%	-6.1%	-2.5%	4.3%	-1.4%
Dental	0.7%	-6.3%	2.0%	1.1%	-0.1%

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EPO: As of December 2020, there is only one IPBC entity with EPO enrollment (Streamwood). The Streamwood EPO experience has been included in their PPO rate development

PBM adjustment: Effective 7/1/19 IPBC entered into a new contract with its PBM, Express Scripts. At the time of developing the 7/1/20 PPO and HMO rates, a decrement of 3.6% was applied to projected claims to capture contract enhancements. In the 7/1/21 renewal development this was adjusted to a 1.0% decrement. The bulk of the savings from the new ESI contract is in the form of rebates and only four of the eight quarters of experience used in the 7/1/21 renewal calculation includes rebates under the new contract. Additionally, 6 of the 24 months of the Rx claims experience used is under the pre-7/1/19 contract.

Shared Savings: Historically shared savings for UHC membership has been considered an administrative expense and was not included in the renewal calculation. For the 7/1/2021 renewal calculation, an estimate of \$10 PEPM for shared savings was used on UHC membership in the rate development. This had an impact on the overall PPO increase of 0.1%

Margin: The IPBC board has voted to add 1.0% of explicit margin into the PPO renewal calculation. Removing this margin would reduce the needed PPO increase for all tiers except tier 3. Tier 3 would see a reduction of -0.9% HMO margin levels will remain at 9.3% and Dental margin levels will remain at 0% unless otherwise directed.

Dental Carrier: IPBC voted at the January board meeting to change carriers from Metlife to Delta Dental. This change required a 1.3% increase to claims and a 40% decrease to admin fees in the final renewal development. The net impact of the claims and admin changes is a -1.1% to the final dental renewal

Capping: IPBC voted that effective for the 7/1/20 policy period, the change in funding as a result of capping would not exceed 25 basis points. The 7/1/21 PPO and dental renewals fall within this parameter. The HMO is at 37 basis points variance. GBS recommends waiving this policy for the HMO for 2021. 7/1/2021 is a unique year given the budgetary constraints imposed on IPBC's membership due to a decline in tax revenues. As an alternative, IPBC could consider changing the cap on the PPO back to +/- 5% of the IPBC average instead of tier average. This would ensure that no group receives a double digit increase on the PPO. This would also cap the lower bound of the PPO renewal at -0.3% which would impact tier 3 groups with larger decreases. *Note: Finance and Operations recommends leaving at tier average*

Stop Loss: Optum has provided a firm stop loss offer of +25%. Optum also provided alternative stop loss deductibles at \$600K, \$650K, and \$750K. After analyzing the historical results at these deductible and premium levels, it was determined that there was not enough material savings to move off the current \$500K deductible

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Case Trend Development

The case trend is developed for the PPO and HMO benefit plans combined. The case trend used in last year's rate increase calculations was 4.0%. With the changing enrollment in IPBC as a whole and migration between the PPO and HMO plans, we determined that an update was required. We observed the last 36 months of claims and enrollment data for the PPO and HMO plans and determined that a move to 3.0% case trend was appropriate given recent experience.

The market trend used in the 7/1/2021 final renewal is 6.2%. The market trend used in the final rate increases last year was 5.9%. Both the case trend and the market trends reflect medical and pharmacy claims combined.

Covid 19 Adjustment

Claims on both the medical and dental plans deviated from expectation starting in March of 2020 continuing through October of 2020. Claims in the months of April, May, and June were suppressed due to lockdown measures and the deferral of elective procedures. As lockdowns were lifted, the backlog of these procedures began to be relieved in September and October paid claims data.

Adjustments for the medical renewals were sourced from a combination of IPBC specific data and book of business modeling. The book of business modeling tool used is an updated version of the model that was presented to the executive board in April of this year. Combining the book of business modeling and IPBC specific modeling yielded the following adjustments to claims

- April: +25%
- May: +43%
- June: +11%
- July/August: No adjustment
- September: -9%
- October: -9%
- November: No adjustment
- December: -5%

These adjustments were applied to all groups in the PPO and HMO. Individual groups were reviewed to ensure that the months with adjustments not over adjusted due to large claim activity. Overall, the adjustments for Covid amounted to 2.9% of gross claims in the most recent 12 months for the PPO and 3.0% for the HMO

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Dental adjustments were made using a two-pronged approach. Smaller groups inherently have much more volatile dental claims than larger groups so for credibility purposes, a pool wide factor was used. It was determined that claims for August through December had stabilized such that adjusting those months was not needed. The pool wide factor was also used for groups that had less than 24 months of mature experience. The adjustments for tier 1 and immature groups were as follows

- April: 500%
- May: 500%
- June: 30%
- July: -10%

Groups in tiers 2-4 with a mature 24 months of experience received custom adjustments. These adjustments were made on the basis of the 2019 claims data for the months of April through July. Per employee per month (PEPM) claims for these months were trended 5% and compared to the 2020 PEPM claims for April through July. The variance between the 2019 trended claims and 2020 claims dictated the adjustment. For example, if a group had April 2019 PEPM claims of \$100 PEPM and April 2020 claims of \$30 PEPM, the adjustment would be $\$100 * 1.05 = \$105 - \$30 = \75 PEPM for April 2020. In aggregate, the custom adjustment for tiers 2-4 was within 1% of the adjustment had the pool factor been used.

No adjustment was made to projected cost for the cost of administering Covid 19 vaccines. ESI has indicated the cost will be \$22.50 per dose but there is uncertainty surrounding how many vaccines will be administered in the upcoming policy period for IPBC members as compared to pre – 7/1/21. Even in the worst case scenario, the cost of administering the vaccine to all IPBC members falls within the explicit margin in the renewal calculations.

Additional Savings Opportunities

IPBC has elected to implement the SaveOn Rx program effective 5/1/2021. The SaveOn Rx program through ESI is available to both the PPO and HMO plans and was projected to generate savings of \$7.45 PMPM in preliminary renewal. In the preliminary renewal, a range of savings was estimated assuming 25%, 50%, 75% of 100% of the savings was passed through to the renewal. At 50%, this equated to a -0.6% reduction on the PPO and -0.7% on the HMO. Since the preliminary renewal, an updated savings estimate has been provided of \$9.24 PMPM. This update is inclusive of more current data and accounts for groups that have opted out. The final decrements based on the updated savings are -0.7% for the PPO and -0.9% on the HMO. All savings estimates are net of ESI's shared savings fee. Groups that opt out will not receive this savings in their final rate increase. These savings are not included in the rate build and will be applied to rate sheets during the rate sheet development

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Rate Increase Development

For all benefit plans, groups that did not have at least twelve months of experience were excluded. Those groups will receive an increase equal to the average of the pool or sub-pool that they belong to. Groups that terminated have been removed from the rate increase development.

PPO

- Claims Period: 24 months of paid claims, Jan'19 to Dec'20
- Claim Adjustment: changes to benefit plans, addition/subtraction of benefit plans, changes in demographics, Covid 19, and claim completion.
- Enrollment: 24 months lagged 1 month, Dec'18 to Nov'20
- Claim Bands: <\$50,000, \$50,000-\$150,000, \$150,000 - \$500,000 and >\$500,000
- Trends: various blends of percent of market and case trends
- Claim Period Weighting: 25% prior period, 75% current period
- Current Lives: Dec'20
- Margin: 1.0%
- PBM Adjustment: 1.0% of projected Medical and Rx claims
- Final Fee Increases: Stop Loss 25.0%, Wellness Program Funding 10.7%, GBS* 1.4%, IPBC* 0.0%, Business Solver 3.7%, Data Warehousing 0.0%, BCBS Administrative Expenses 0%, and UHC Administrative Expenses 0%
- BCBS committed to passing through a portion of rebates for drugs administered in a medical setting. The pass through will credit the BCBS admin fee by \$1.36 PEPM

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HMO

- Claims Period: 24 months of paid claims, Jan'19 to Dec'20
- Claim Adjustment: changes to benefit plans, addition/subtraction of benefit plans, changes in demographics, Covid 19 and claim completion.
- Enrollment: 24 months lagged 1 month, Dec'18 to Nov'20
- Claim Bands: <\$50,000, \$50,000-\$150,000, \$150,000 - \$365,000 and >\$365,000
- Trends: various blends of percent of market and case trends
- Claim Period Weighting: 25% prior period, 75% current period
- Current Lives: Oct'20
- Margin: 9.3% (referred to as "aggregate claims corridor")
- PBM Adjustment: 1.4% of projected claims before margin and PSF's
- Final Fee Increases: Stop Loss 12.0% Individual and 0% Aggregate, Wellness Program Funding 10.7%, GBS* 1.4%, IPBC* 0.0%, Business Solver 3.7%, Data Warehousing 0.0%, Administrative Expenses 0.0%, and Physician Services -1.9%
- The HMO stop loss costs are inclusive of a \$50K credit.

Dental

- Claims Period: 24 months of paid claims, Jan'19 to Dec'20
- Claim Adjustment: changes to benefit plans, addition/subtraction of benefit plans, changes in demographics, Covid 19 and claim completion.
- Enrollment: 24 months of paid claims, Dec'18 to Nov'20
- Trend: Market Trend of 5.0%
- Claim Period Weighting: 25% prior period, 75% current period
- Margin: 0.0%
- Projected Fee Increases: GBS* 1.4%, and Administrative Expenses -40.0%

*GBS and IPBC fees subject to change in final renewal pending negotiations



IPBC Plan Offerings Effective 7/1/2021



Smart plans for smart mouths.

Plans and Features

DHMO PLAN - NETWORK PLAN ONLY				ORTHODONTIA	
				Child	Adult
	Option A	DeltaCare 285 Plan		Yes	Yes
PPO PLANS - FULLY INSURED				Child	Adult
	Option B	IPBC Plan 1000 no Ortho		No	No
	Option C	IPBC Plan 1000 Ortho		Yes	No
	Option D	IPBC Plan 1500 Ortho		Yes	No
	Option E	IPBC Plan 2000 Ortho		Yes	No
	Option F	IPBC Plan 1000 MAC no Ortho		No	No
PPO PLANS - SELF INSURED				Child	Adult
	Customized	Duplicating In-force Coverage		Yes	Yes
				If Currently Covered	If Currently Covered
				No	No
				If Currently Not Covered	If Currently Not Covered
FEATURES					
	ID Cards - DDIL Assigned Unique ID Numbers				
	Network Access/Savings - PPO Network and Premier Network				
	Network Protection Program: Crowns, Fillings, Root Canals, Denture Work				
	Enhanced Benefits Program				



Smart plans for smart mouths.

ID Cards – Unique ID Numbers

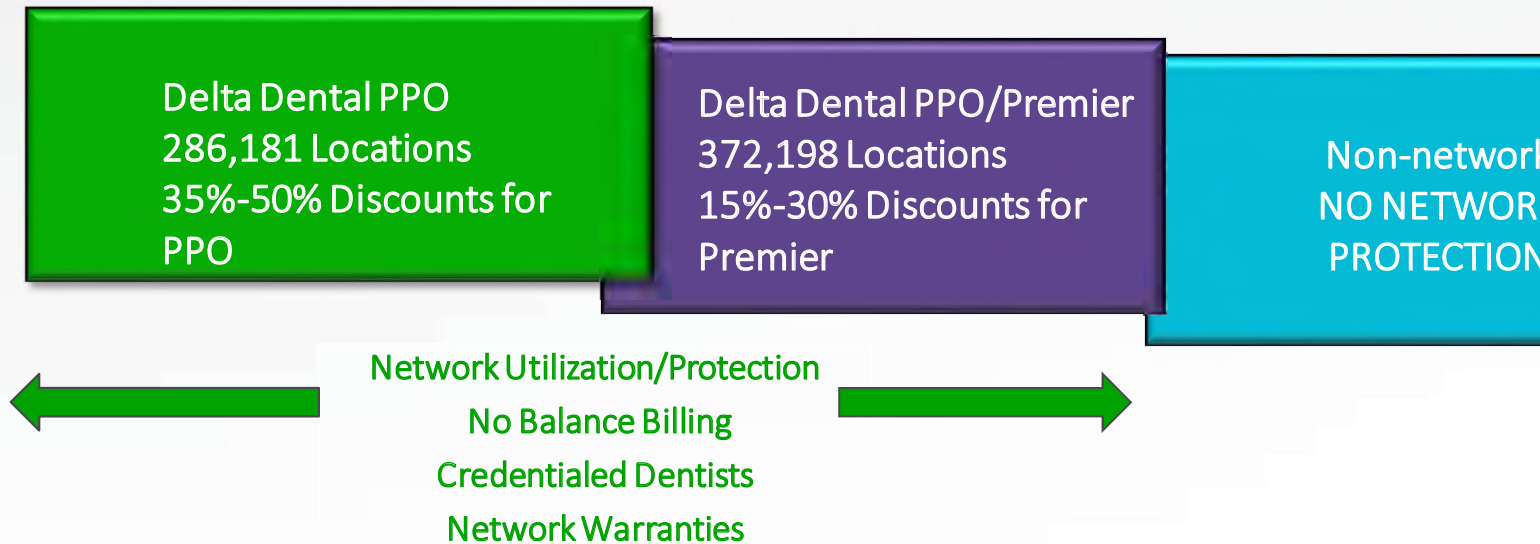
- PROTECTS AND SAFEGUARDS MEMBER INFORMATION
 - SSN required for subscriber's profile, then Alternate Designated Number (ADN) will be generated
 - ADN will print on ID cards
 - ADN assigned to the subscriber will be used for each covered family member
 - ADN can be used for claim submissions



Smart plans for smart mouths.

Delta Dental PPO Plus Premier

Delta Dental Networks



Other Dental PPO Carriers



Smart plans for smart mouths.

PPO and Premier Network Protection Program

- No balance billing by dentists
- Non-Network claims are reduced to the 90th percentile (not including MAC)
- Protection from unbundling of claims
- Credentialed dentists
- Network warranties on services
 - Crowns
 - Fillings
 - Root Canals
 - Denture work

80% of IPBC submitted charges are incurred with
network dentists and receive protections



Smart plans for smart mouths.

Enhanced Benefits Program

Evidence Based Dentistry



Smart plans for smart mouths.

Enhanced Based Dentistry

Premise: Mounting scientific evidence suggests that early treatment and prevention of periodontal disease may help reduce the risk of some systemic illnesses and medical conditions.

Goal: To help improve the oral health and the overall health of enrollees and save clients money on dental and medical claims costs.

Enhanced Benefits:

- Oral Health Meets Overall Health – using scientific research for smart designs to help cut costs and improve overall health
- Focus on correlation between periodontal (gum) disease and systemic conditions
- Enhanced coverage for high-risk individuals – addresses unique health challenges for individuals at greater risk for oral disease

Brush Biopsy: All groups that cover oral surgery



Smart plans for smart mouths.

Questions



Smart plans for smart mouths.



Save More by Going PPO

When it comes to pearly whites, everyone wants to save a little green. With the Delta Dental PPO™ network, you'll get the coverage you need at a lower out-of-pocket cost.

Here's why: When general and specialty dentists participate in the Delta Dental PPO network, they agree to accept Delta Dental's PPO fees for services as payment in full. On average, **patients save 30%** on the fee a Delta Dental PPO dentist would submit for a claim versus their regular fee. Delta Dental PPO network dentists have also agreed **not to "balance bill" patients**. This means they can't bill you the difference between the Delta Dental PPO fee and their regular fee.

Delta Dental Premier® is a safety net for our Delta Dental PPO network. You will pay more out-of-pocket with a Delta Dental Premier Dentist compared to a Delta Dental PPO Dentist. However, you may save more with a Delta Dental Premier Dentist compared to a non-network Dentist. Delta Dental Premier Dentists agree to our maximum plan allowances as payment in full, which may be lower than the dentist's regular fee.

	 Amount Billed	 Delta Dental of Illinois' Allowed Amount	 Coverage Percentage Paid by Delta Dental of Illinois	 Amount Delta Dental of Illinois Pays*	 Amount Dentist Can Bill You Over the Allowed Amount	 Total Amount You Pay	 Your Total Cost Savings
Procedure 1							
Delta Dental PPO™ Network	\$80	\$57	100%	\$57	\$0	\$0	\$23
Delta Dental Premier® Network	\$80	\$70	100%	\$70	\$0	\$0	\$10
Out-of-Network	\$80	\$70	100%	\$70	\$10	\$10	\$0
Procedure 2							
Delta Dental PPO™ Network	\$1,200	\$850	50%	\$425	\$0	\$425	\$350
Delta Dental Premier® Network	\$1,200	\$995	50%	\$497.50	\$0	\$497.50	\$205
Out-of-Network	\$1,200	\$995	50%	\$497.50	\$205	\$702.50	\$0

Whether you see a general dentist or visit a specialist, it pays to use a Delta Dental PPO dentist. [Visit delatadentalil.com](https://deltadentalil.com) today to find participating dentists in your area.

You can also download our free Delta Dental mobile app to search dentists and gauge the cost of common dental treatments using the Dental Care Cost Estimator tool.

*The example chart is relative to plans where Delta Dental Premier network and out-of-network services are paid off of the maximum plan allowance. This information is for illustrative purposes only and assumes the deductible has been met and the annual maximum has not been reached. There are some limitations on the expenses for which your dental plan pays. If you have specific questions regarding benefit coverage, limitations, exclusions or non-covered services, please refer to your policy or certificate of coverage, or contact Delta Dental of Illinois. For specific fees and costs for a certain procedure, you can request a pre-estimate from your dentist.

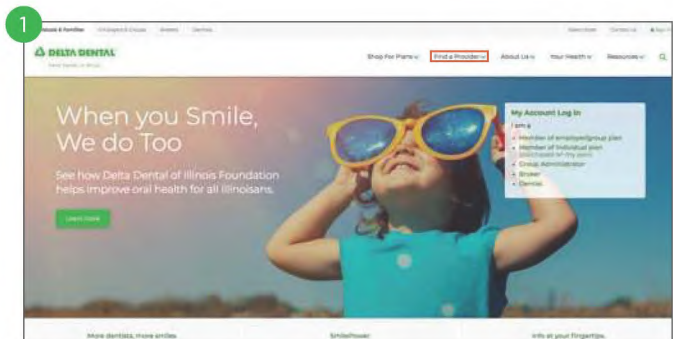


Finding a Delta Dental PPO™ or Delta Dental Premier® Dentist

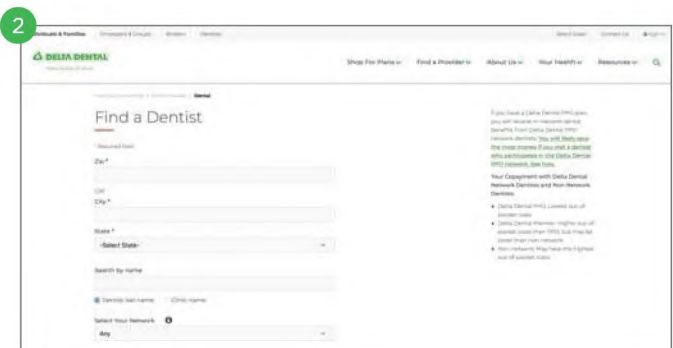
Finding a Delta Dental network dentist is easy. More than 3 out of every 4 dentists nationwide participate in a Delta Dental network. In Illinois, more than 75 percent of dentists participate in a Delta Dental network. You can find a network dentist today by using the Dentist Search on our website or calling our automated phone system.

Provider Search

- 1 Go to deltadentalil.com, and select “Find a Provider.” On the following page, select “Dental.”



- 2 To start your search, you can either enter the location where you want to locate network dentists (search by city/state or ZIP code), or search for a particular dentist or practice by name and ZIP code.



3 Results will automatically display by proximity (within 10 miles from city or ZIP code) and all Delta Dental networks the dentist participates in will be listed. You can change the distance by selecting a new option under the “Distance from results” dropdown menu and clicking “Search Again.”

4 You have the option to narrow your search based on the Delta Dental network a dentist participates in. You will save the most if you use a Delta Dental PPO network dentist.

Any field marked with a red asterisk is a required field.

5 You can further narrow your search by selecting a specialty (such as orthodontist), languages spoken and gender.

The screenshot shows the Delta Dental website's dentist search interface. At the top, there are navigation links like 'Providers & Partners', 'Providers & Connect', 'About Us', 'Your Health', and 'Resources'. The main heading is 'Dentist Search Results'. Below this, there are input fields for 'Zip' (60604), 'City', 'State' (a dropdown menu), and 'Search by name'. There are also checkboxes for 'Focus' and 'Dentist and name'. A 'Specialty' dropdown menu is set to 'Any'. A 'Narrow Your Search' section includes 'Select Your Network' (set to 'Any'), 'Languages Spoken' (set to 'Any'), and 'Other Information' (Early hours, Evening hours, Weekend hours). A 'Distance from results' dropdown is set to '10 Miles', and a 'Gender' dropdown is set to 'Any'. Below the filters, there is a disclaimer about Delta Dental PPO plan members and a note about the Delta Dental of Illinois directory. The results section shows four dentist profiles for 'DOE, JOHN' at 'ABC DENTAL', each with a green circular icon indicating a specific network or plan type.

Automated Phone System

You can also find a dentist through our automated phone system. Delta Dental PPO and Delta Dental Premier members can call 800-323-1743, say “Dentist Directory” and follow the automated instructions.



Finding a DeltaCare® Illinois Network Dentist*

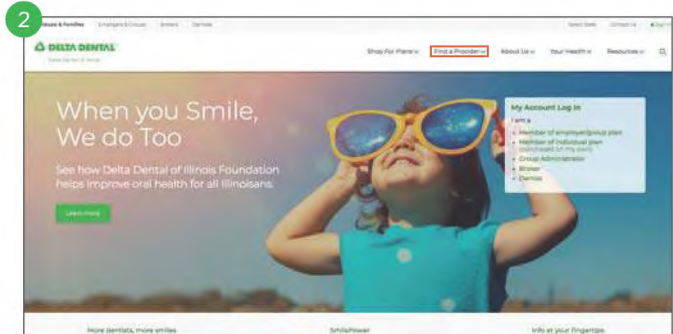
Finding a DeltaCare® Illinois network dentist is easy. The best method is referring to the DeltaCare Directory of Dentists provided in your enrollment kit or available online at deltadentalil.com/resources/deltacare-directory/. You may also use the dentist search on our website at deltadentalil.com or call us at 800-942-3772.

DeltaCare Illinois members must select a primary dentist for themselves and their dependents in the DeltaCare Illinois network in order to receive dental benefits. The primary dentist must be the same for the member and their covered dependents.

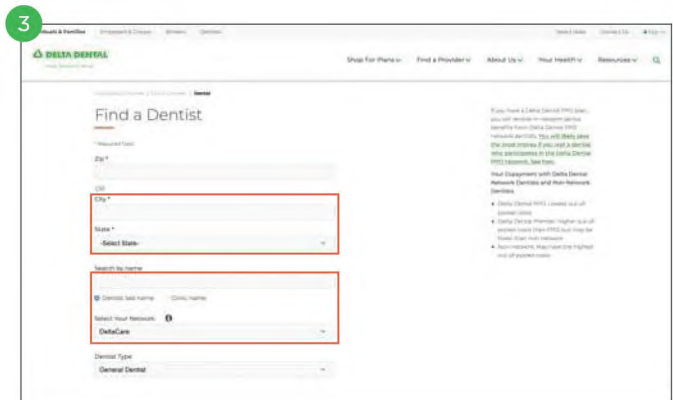
Finding a Provider Online:

1 For a complete listing of DeltaCare Illinois network dentists, please visit deltadentalil.com/resources/deltacare-directory/. The DeltaCare Directory of Dentists is updated monthly.

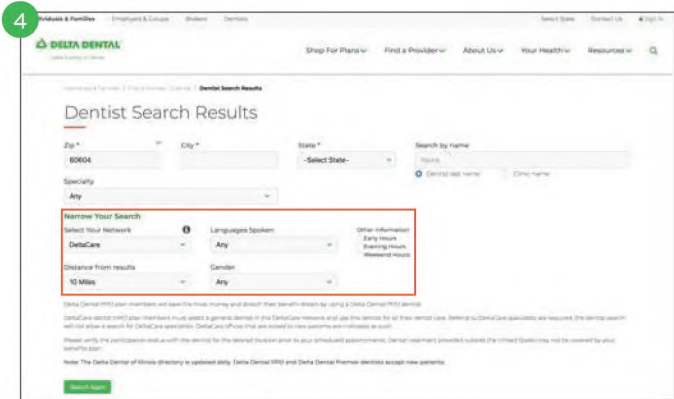
2 You can also search for a DeltaCare Illinois dentist using our dentist search. Go to deltadentalil.com, and select “Find a Provider.” On the following page, select “Dental.”



3 For the most accurate results, enter the city/state where you want to locate a network dentist in Illinois and select “DeltaCare” as your network. DeltaCare Illinois members should also select “General Dentist” under “Dentist Type” as referrals to specialists† by your primary DeltaCare general dentist are required. Click the “Search” button for a list of dentists.



- 4 You can further narrow your search by languages spoken, distance, gender or hours.



- 5 After you find a DeltaCare dentist you would like to select as the primary dentist for you and your family, you will need to provide Delta Dental of Illinois with the DeltaCare Facility ID provided in each dentist result under “Network/s Dentist Participate in:” Not all DeltaCare Illinois dentists accept new patients; if the office is closed to new patients, this information is noted in each dentist result after the “DeltaCare Facility ID.”



Any field marked with a red asterisk is a required field.

Finding a Provider By Phone

DeltaCare Illinois members can call 800-942-3772 for assistance finding a network dentist.

*Please contact your Human Resources department to confirm that you have a DeltaCare Illinois dental plan and not a DeltaCare USA dental plan.

*Pediatric dentists are considered specialists and cannot be selected as the primary DeltaCare dentist. A referral from your DeltaCare primary general dentist is required to receive dental benefits from specialists, including pediatric dentists.





Member Connection

Connecting with Delta Dental of Illinois is easy!

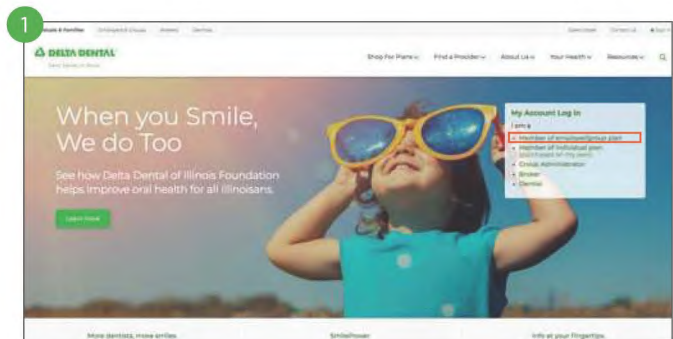
Get real-time benefit and claim information 24 hours a day, seven days a week through the Member Connection at deltadentalil.com or through our automated phone system at 800-323-1743.

With the Member Connection, you can find everything you need to know about your and your covered dependents' benefits, including:

- Claim status
- Eligibility information
- Maximum and deductibles used to date
- Benefit levels
- Frequency and age limits
- Waiting periods
- Preventive history
- Explanation of Benefits (EOBs)

How to Register:

- 1 Go to deltadentalil.com, select "Member of employer/group plan" in the "My Account Log In" box located on the right side of the homepage. On the next page, click "New to Delta Dental? Enroll Here."

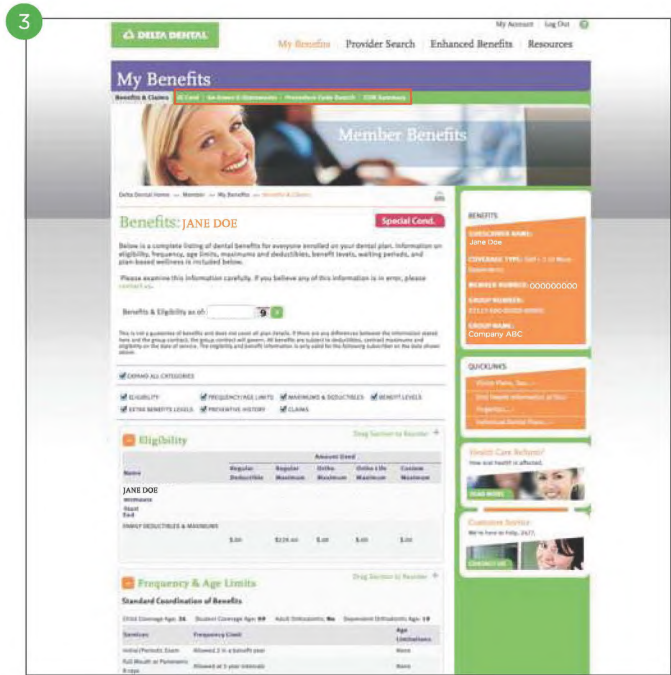


- 2 Complete the online registration. Enter the primary enrollee's first and last name (the name must appear exactly as what your employer entered during enrollment; e.g., "Bob" may be "Robert"), the assigned member ID or Social Security number and date of birth (enter two-digit month, two-digit day and four-digit year with dividers, e.g., 03/15/1984).

- 3 Once registered, you can easily access your and your covered dependents' benefits and claims information, print a temporary ID card, sign up to receive electronic EOBs (Go Green E-Statements), conduct a procedure code search and access EOB history.

Automated Phone System. Faster service for you.

You can also call 800-323-1743 to access our automated phone system 24 hours a day, seven days a week or to speak to a customer service representative during normal business hours (7 a.m. to 7 p.m. Monday through Thursday, 7 a.m. to 6 p.m. Friday, Central Time.).





Delta Dental of Illinois' Enhanced Benefits Program

Oral health meets overall health.

Your group's dental plan includes enhanced benefits that take advantage of the emerging science of evidence-based dentistry.

Those eligible for Delta Dental of Illinois' Enhanced Benefits Program include:

- People with periodontal (gum) disease.
- People with diabetes.
- Pregnant women.
- People with high-risk cardiac conditions.
- People with kidney failure or who are undergoing dialysis.
- People undergoing cancer-related chemotherapy and/or radiation.
- People with suppressed immune systems due to HIV positive status, organ transplant, and/or stem cell (bone marrow) transplant.

Delta Dental of Illinois' Enhanced Benefits Program integrates medical and dental care – where oral health meets overall health. This program customizes benefits at the individual level by offering additional services to people who have specific health conditions (diabetes, pregnancy, periodontal disease, high-risk cardiac conditions, kidney failure/undergoing dialysis, suppressed immune systems or cancer-related chemotherapy and/or radiation) that can be positively affected by additional care. The program also includes benefits to aid in the fight against oral cancer (these benefits are automatically included).

If you have one or more of the medical conditions covered under Delta Dental of Illinois' Enhanced Benefits Program, you must enroll to become eligible for the additional benefits. You can enroll yourself and/or your dependents, or your dentist can enroll you. Once you are enrolled, you are immediately eligible for the enhanced benefits.

Delta Dental of Illinois' Enhanced Benefits Program provides special benefits to the following groups:

Benefits for People with Periodontal (Gum) Disease

For enrollees with a history of susceptibility to periodontal diseases or periodontal surgery, periodontal maintenance needs to be conducted at more frequent intervals than the traditional two cleanings per year. The additional cleanings are not only more economical than periodontal surgery, but also they help maintain overall health and reduce tooth loss compared to those periodontal patients who do not receive these therapies. Enrollees with periodontal disease are eligible for four teeth cleanings, either prophylaxis (general cleaning) or periodontal maintenance, in a benefit year.* Additionally, the enrollee is eligible for fluoride applications; frequency is determined by group contract.

Benefits for People with Diabetes

Diabetes is the sixth leading cause of death in the United States, and it has a total economic cost in medical expenditures and lost productivity estimated at \$132 billion per year. The relationship between diabetes and oral health, specifically periodontal disease, is recognized in the medical and dental communities. Research has confirmed that diabetes worsens with periodontal disease, and it strongly suggests that severe periodontal disease increases the severity of diabetes. Glycemic control has proven to be one of the best ways to prevent complications of diabetes. A number of studies strongly indicate that when diabetics receive more professional teeth cleanings, their blood glucose levels are much better controlled. Enrollees with diabetes are eligible for four teeth cleanings, either prophylaxis (general cleaning) or periodontal maintenance, in a benefit year.*

Benefits for Pregnant Women

Scientific evidence indicates that women with periodontal disease are up to 7.5 times more

likely to give birth to premature babies. According to the National Institutes of Health, as many as 19 percent of the 250,000 premature, low birthweight infants born in the United States each year may be attributed to infectious oral disease. Clinical studies of pregnant women with periodontal disease strongly suggest that more frequent professional teeth cleanings will benefit the health of both the baby and the mother. Pregnant enrollees are eligible for one additional prophylaxis (general cleaning) or periodontal maintenance visit during the time of the pregnancy.*

Benefits for People with High-Risk Cardiac Conditions

A recent guideline release by the American Heart Association indicates that an individual's overall oral health may be an important factor in avoiding infective endocarditis. Infective endocarditis occurs when bacteria, often from the mouth, enters the bloodstream and attacks the lining of the heart. The benefit was developed to help at-risk individuals better maintain their oral health to reduce bacteria levels in the mouth in an effort to lower their risk for infective endocarditis. People with high-risk cardiac conditions are eligible for four teeth cleanings, either prophylaxis (general cleaning) or periodontal maintenance, in a benefit year.* Conditions include: a history of infective endocarditis; certain congenital heart defects such as having one ventricle instead of the normal two; individuals with artificial heart valves; heart valve defects caused by acquired conditions like rheumatic heart disease; hypertrophic cardiomyopathy, which causes abnormal thickening of the heart muscle; individuals with pulmonary shunts or conduits; mitral valve prolapse with regurgitation (blood leakage).

Benefits for People with Kidney Failure or who are Undergoing Dialysis

According to the National Kidney Foundation, one out of nine Americans has chronic kidney disease. Dental infections increase the risk of systemic infection in people with kidney disease, and systemic infection increases the risk of serious side effects. These individuals may benefit from having their teeth cleaned professionally at more frequent intervals to reduce the build up of bacteria in the mouth. This can help lower the risk of bacteria that will enter the bloodstream, create infection and further compromise their health. People with kidney failure or who are undergoing dialysis are eligible for four teeth cleanings, either prophylaxis (general cleaning) or periodontal maintenance, in a benefit year.*

Benefits for People Undergoing Cancer-Related Chemotherapy and/or Radiation

People undergoing cancer-related chemotherapy and/or radiation are at increased risk for infection because their immune system response has been weakened due to their serious health condition. Head and neck radiation cause some specific oral health problems. According to the National Institute of Dental and Craniofacial Research (NIDCR), prevention of problems in the mouth is critical to obtaining the maximum benefit from cancer treatment, and people are encouraged to see a dentist before beginning treatment. Because a common side effect of head and neck radiation is an increase in cavities, the NIDCR recommends fluoride treatment and the use of prescription-strength fluoride toothpaste for those undergoing this treatment. Prescription-strength fluoride toothpaste and mouth rinses are often covered by medical/prescription drug benefit plans. Enrollees who are undergoing cancer-related chemotherapy and/or radiation are eligible for four teeth cleanings, either prophylaxis (general cleaning) or periodontal maintenance, in a benefit year.* Additionally, the enrollee is eligible for fluoride applications; frequency is determined by their group contract.

Benefits for People with Suppressed Immune Systems due to HIV Positive Status, Organ Transplant, and/or Stem Cell (Bone Marrow) Transplant

It is well established scientifically that people with serious health conditions like HIV positive status and organ failure are at increased risk for infection generally because of their weakened immune system. These individuals may benefit from having their teeth cleaned professionally at more frequent intervals to reduce the build up of bacteria in the mouth. This can help lower the risk of bacteria that will enter the bloodstream, create infection and further compromise their health. Enrollees who have suppressed immune systems due to HIV positive status, organ transplant, and/or stem cell (bone marrow) transplant are eligible for four teeth cleanings, either prophylaxis (general cleaning) or periodontal maintenance, in a benefit year.* Additionally, the enrollee is eligible for fluoride applications; frequency is determined by their group contract.

*Coverage will be at the group-contracted benefit level, with the additional frequency allowance being the only change. There is no end date on this additional coverage, no age requirement and the patient may be the subscriber, spouse or other covered dependent. Check your plan description to see if you have this coverage.

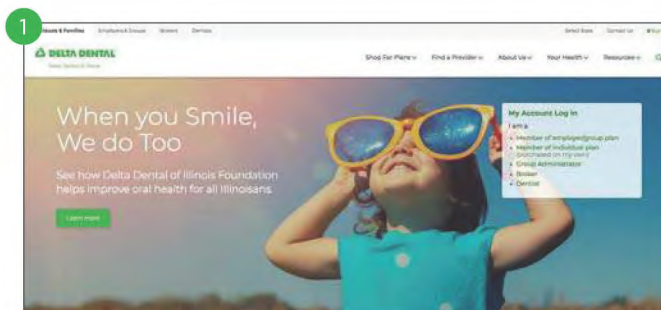


Enrolling in Delta Dental of Illinois' Enhanced Benefits Program

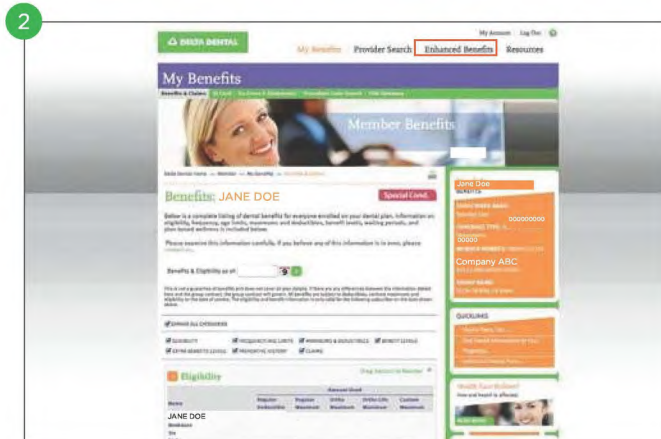
Your dental plan includes Delta Dental of Illinois' Enhanced Benefits Program that integrates oral health and overall health to offer additional benefits to people who have specific health conditions. To receive the additional benefits, you must enroll in the Enhanced Benefits program.

How to Enroll:

- 1 Go to Delta Dental of Illinois' member website at deltadentalil.com.



- 2 Sign into Member Connection. (You must be a registered user of the Member Connection to enroll in the Enhanced Benefits Program to protect the confidentiality of your personal health information. If you are not enrolled, see "How to register" on the next page.) After you have successfully signed in, select the "Enhanced Benefits" tab.



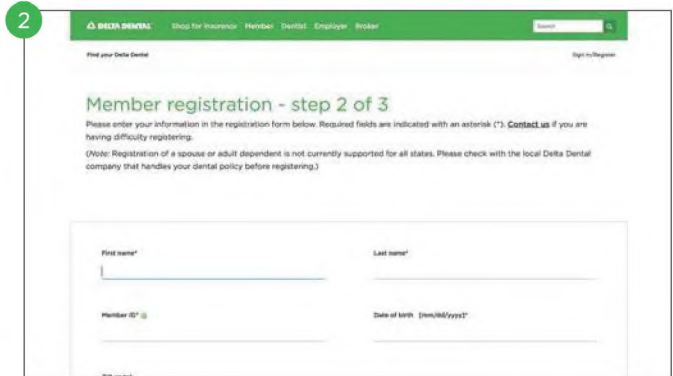
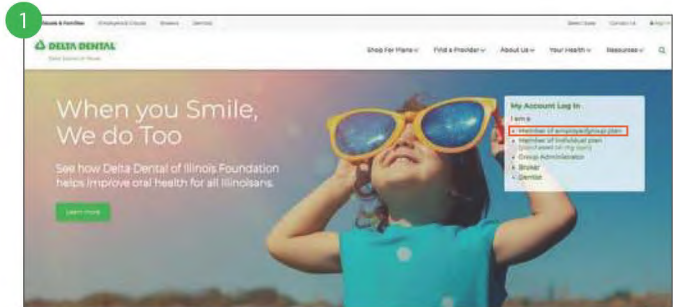
- 3 You will be able to enter or update the small amount of health information required to qualify for extra benefits for yourself or dependents. You and/or your dependents will be immediately eligible for those benefits.



Please note: The periodontal disease health condition indicator will automatically be updated when nonsurgical or surgical periodontal procedures are processed by Delta Dental of Illinois.

How to Register:

- 1 Go to deltadentalil.com and select “Member of employer/group plan” in the “My Account Log In” box located on the right side of the homepage. On the next page, click “New to Delta Dental? Enroll Here.”
- 2 Complete the online registration. Enter the primary enrollee's first and last name (the name must appear exactly as what your employer entered during enrollment; e.g., “Bob” may be “Robert”), the assigned member ID or Social Security number and date of birth (enter two-digit month, two-digit day and four-digit year with dividers, e.g., 03/15/1984).
- 3 Create a username and password, enter your email, create a challenge question and then click on “Register User.”
- 4 Once registered, you can easily access your and your covered dependents' benefits and claims information, print a temporary ID card, sign up to receive electronic EOBs (Go Green E-Statements), conduct a procedure code search and access EOB history.



Automated Phone System. Faster Service For You.

You can also call 800-323-1743 to access our automated phone system 24 hours a day, seven days a week.



The Delta Dental Mobile App

**The smart way to
manage your benefits
(with your smartphone).**



Getting Started

Delta Dental's free mobile app is optimized for iOS (Apple) and Android devices. To download our app on your device, visit the App Store (Apple) or Google Play (Android) and search for Delta Dental.

Logging In to View Claims and Benefit Coverage, Securely Access Your ID Card and Estimate Dental Treatment Costs

If you are a Delta Dental member who is registered on our website for Member Connection, you can log in using the same username and password. Launch the app on your device, then click the Login button. If you haven't registered for an account yet, you can do that within the app. If you've forgotten your username or password, you can also retrieve these via Delta Dental Mobile. You must enter your username and password each time you access the secure portion of the app. No personal health information is ever stored on your device. For more details on security, our Privacy Policy can be viewed via a link in the top right corner of the Login page.

Using the App Without Logging In

Delta Dental's mobile app is available to all users. Without logging in, you can access Find a Dentist, Toothbrush Timer and LifeSmile Score.

Using the App After Logging In

Upon logging in, you can access the Dental Cost Estimator, My Claims, My Coverage, view your mobile ID card and find a network dentist.



View your Mobile ID Card (Login Required)

1. Once you sign in to the app, locate the image of your ID card in the center of the welcome page.
2. Select "Tap for more details" underneath the ID card image. Your ID card will appear along with three different options for saving. If you have dual coverage, swipe left and right to view your other ID card(s).
3. Select "Add to Home" to save your ID card to the home screen, select "Add to Wallet" to easily save your ID card to your device for quick access via Apple Passbook and Google Wallet or select "Email" to send your ID card to your dental office or one of your dependents.
4. On the welcome page, you can also easily add dependents (those are not automatically added) for quick access to their coverage and claims information. You can also select up to five different preferred dentists to your profile to easily access a dentist's detailed information.

Get an Estimate on Dental Treatments with the Dental Care Cost Estimator (Login Required)

1. Select Cost Estimator by clicking the icon in the bottom navigation bar. You are prompted to accept our Terms of Use, click Agree to accept and continue.
2. Enter your zip code where you are seeking dental care. Then, use the Treatment Category drop down menu to select a treatment or procedure.
3. You have the option to enter a dentist's last name to receive cost estimates based upon a specific dentist's fees.
4. Select Get Cost Estimate at the bottom of the screen. The next screen will show an estimate for the dental treatment or procedure based on the zip code entered, the treatment or procedure and/or a dentist's name. You will maximize your dental plan and likely save the most money by using a Delta Dental PPO® dentist.

View Coverage and Claims Information (Login Required)

1. Select My Coverage by clicking the icon in the bottom navigation bar to check your coverage information or see claims status. The My Coverage page shows general information including your plan type, coverage level, effective date and contact information for Delta Dental of Illinois.
2. Your benefits are displayed below your general information. By clicking "See Maximums and Deductibles," you can view additional information about your plan. Click on a dependent's name at the bottom to view their plan information.
3. The Claims page lets you check the status of your most recent dental claims. Click on a claim to view more details. To check coverage and claims for a dependent, click on a dependent's name at the bottom to view their information. You'll then be able to see the overview, details and claims information for that dependent.

For more information on your coverage, please visit the Member Connection on deltadentalil.com or contact Delta Dental of Illinois.

Finding a Dentist

1. Select the Find a Dentist button on the main menu. Select your Plan (Network), or leave it blank to search all. You will maximize your dental plan and likely save the most money by using a Delta Dental PPO dentist.
2. Select a Specialty, if applicable. No selection defaults to General Dentist. Then, enter your dentist's last name if you are looking for a specific dentist. You can search by your current location using your device's GPS, or search by an important address, like home or work.
3. Your results can be filtered (gender, language spoken, accessibility) or sorted (distance, dentist name) to help you find a dentist that suits your specific needs and once you've selected a dentist, you can save your dentist to your contacts, or navigate directly to the office.

Understand Your Oral Health Risk with LifeSmile Score

1. Open the universal menu from the top left corner and select LifeSmile Score.
2. After filling out a few brief demographic questions tap "Continue."
3. Once you've completed the questionnaires, you will receive a summary report with your oral health risk score along with individual reports on your gums, teeth and oral cancer risk. You have the option to email your scores to share with your dentist.



Get smart about your smile.

Understand your oral health with a simple risk assessment.

As a leader in oral health and wellness, Delta Dental of Illinois is pleased to offer access to **myDentalScore** – an online tool that will help you assess your oral health risks.

how it works

Take just a few minutes to **answer some simple questions online** and you will receive an easy to understand oral health score report that estimates your risk of tooth decay, gum disease and oral cancer. Please note that none of your personal health information (PHI) is ever revealed, and the survey *can be taken anonymously*.

After completing your assessment, print out your report to bring to your next dental appointment. **Share your results with your dentist** and, if needed, he or she can help you create a treatment plan focused on improving your oral health and score.

why it's important

Oral health problems like periodontal disease and tooth decay are more common than you may think – and left untreated they can lead to more serious problems, such as tooth loss.

If you **know your specific risk factors** for tooth decay, gum disease and oral cancer, you can take simple preventive action to help avoid these problems. Get a handle on your oral health by taking advantage of this practical health management tool.

Discover your oral health score today at **YourOralHealthHub.com**.

It's a smart way to get wise about your oral health.

FREQUENTLY ASKED QUESTIONS

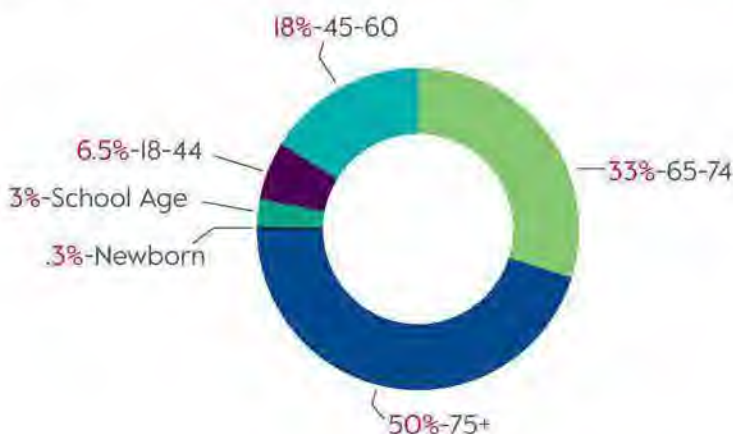



WHAT CAUSES HEARING LOSS?

- Excessive **noise exposure** is the leading cause of hearing loss in the United States in adults.
- **Ototoxic drugs** can cause hearing loss, tinnitus or balance disorders. There are over 200 known medications including: NSAIDS, antibiotics, diuretics, some cardiac medicine, and more.
- **Aging** is also a cause of hearing loss. Over time, our ears change and the tiny hair cells that help us hear become damaged and cannot re-grow.
- Various **illnesses and diseases** can be associated with hearing loss. Some include Meningitis, Heart Disease, Diabetes, Ménière's disease and Alzheimer's, among others.
- **Other factors** can lead to a higher risk of hearing loss as well, such as obesity, birth defects, head injuries, family history, smoking, and more.

HOW COMMON IS HEARING LOSS?

Hearing loss affects people of all ages. The graphic below shows percentages of hearing loss by age.



HOW CAN I PREVENT HEARING LOSS?

Simple tips to protect your hearing:

- **Wear hearing protection** and limit the time you're exposed to noise.
- **Turn down the volume** – keep music and TV volume at 50% or less.
- **Maintain a healthy lifestyle** to avoid conditions such as high blood pressure and diabetes which contribute to hearing loss.
- **Avoid ototoxic medications** – talk to your healthcare professional when drugs are prescribed.

WHEN SHOULD I GET MY HEARING CHECKED?

Hearing loss can come on gradually. You may not even notice it's happening. As a rule of thumb, if your hearing test reports your hearing is OK, stick to once every three to five years. You should test your hearing annually if you are 55 or older or are experiencing any of the following:

- **Consistent exposure** to loud noises.
- **Difficulty understanding** in noisy environments or in groups.
- **Hearing mumbling** or feeling as though people are not speaking clearly.
- **Ring**ing in your ears.

DO I REALLY NEED HEARING AIDS?

My hearing isn't THAT bad...

Even mild hearing loss can negatively affect key areas of your life, including: mental health, physical health and income. Additionally, untreated hearing loss is usually more noticeable to other people than the actual hearing aids.

HEARING AID PROGRAM OVERVIEW

amplifon Hearing Health Care

For more information, call or visit:
1-888-823-2130 or
www.amplifonusa.com/deltadentalLL

THE AMPLIFON HEARING HEALTH CARE PACKAGE



Custom hearing solutions - we find the solution that best fits your lifestyle and your budget from one of the top brands.



Risk-free trial - find your right fit by trying your hearing aids for 60 days. 100% money-back guarantee if not completely satisfied, no return or restocking fees.



Continuous Care - follow-up care to ensure a smooth transition to your new hearing aids, battery support with a supply of batteries or charging station to keep you powered, and a three year warranty for loss, repairs, or damage.*

DO HEARING AIDS REALLY WORK? WHICH BRAND IS BEST?

Hearing aids and the technology behind them have advanced considerably! They have bluetooth capabilities, automatic volume control, and can help reduce background noise to make sounds more clear. Did you know that **95% of people with hearing loss can be successfully treated with hearing aids?**

There is no one right brand, everyone is different. However, we do offer **savings on the leading brands**. Each brand has a different level of technology for varying types of hearing loss. A hearing care professional can help you determine which option is right for you.

Types of Hearing Aids



Hearing Aid Brands



ARE HEARING AIDS AFFORDABLE?

Hearing aids are an investment, but don't let the price tag scare you away from getting the treatment you deserve. A few ways to find cost savings while purchasing hearing aids, including:



The Amplifon Program - With Amplifon, you have access to substantial savings on hearing devices and services.



Financing - Amplifon offers interest free financing to those who qualify.



HSA, HRA, FSA - You can use your pre-tax dollars from your health savings accounts to help pay for hearing aids.

To learn more, call or visit:
www.amplifonusa.com/deltadentalLL
1-888-823-2130

Hearing aids cannot restore natural hearing. Your experience will depend on the severity of your hearing loss, accuracy of evaluation, proper fit and ability to adapt to amplification.

*Follow-up care - for one year following purchase. Batteries - two year supply of batteries (80 cells/ear/year) or one standard charger at no additional cost. Warranty - Exclusions and limitations may apply. Contact Client Services (1-844-267-5436) for details.

Amplifon Hearing Health Care is solely responsible for the administration of hearing health care services, and its own financial and contractual obligations. Delta Dental Of Illinois and Amplifon are independent, unaffiliated companies. The Amplifon Hearing Health Care discount program is not approved for use with any 3rd party payor program, including government and private third-party payor programs. Hearing services are administered by Amplifon Hearing Health Care, Corp.



Delta Dental of Illinois and Philips Sonicare Team Up for Your Oral Health

A special offer for our valued clients and members



1 ^{IN} 4 ADULTS DON'T BRUSH
their teeth twice a day.¹

Delta Dental of Illinois employer clients can now help employees (and their family members) brush up on oral health habits while saving money on Sonicare products.*

With this exclusive program, Delta Dental of Illinois is providing an opportunity for you to access monthly offers on Sonicare products — including electric toothbrushes, power flossers, brush heads and more.

Visit philips.com/deltadentalil today and enter the provided promo code at checkout.

PHILIPS
sonicare



¹Delta Dental Adult's Oral Health & Well-Being Survey, 2020

* This offering is exclusive for Delta Dental of Illinois clients and their employees and covered members only. External distribution outside your company/group and employees is prohibited.

COPAY ASSISTANCE

The \$7B¹ investment driving up plan spend

Did you know?



80% of all specialty medications have a copayment assistance program



Manufacturers fund copay assistance programs to help drive brand loyalty



If left unmanaged, these programs may result in members meeting their out-of-pocket maximum in as little as 1 fill² — perhaps without the member ever contributing a single dollar



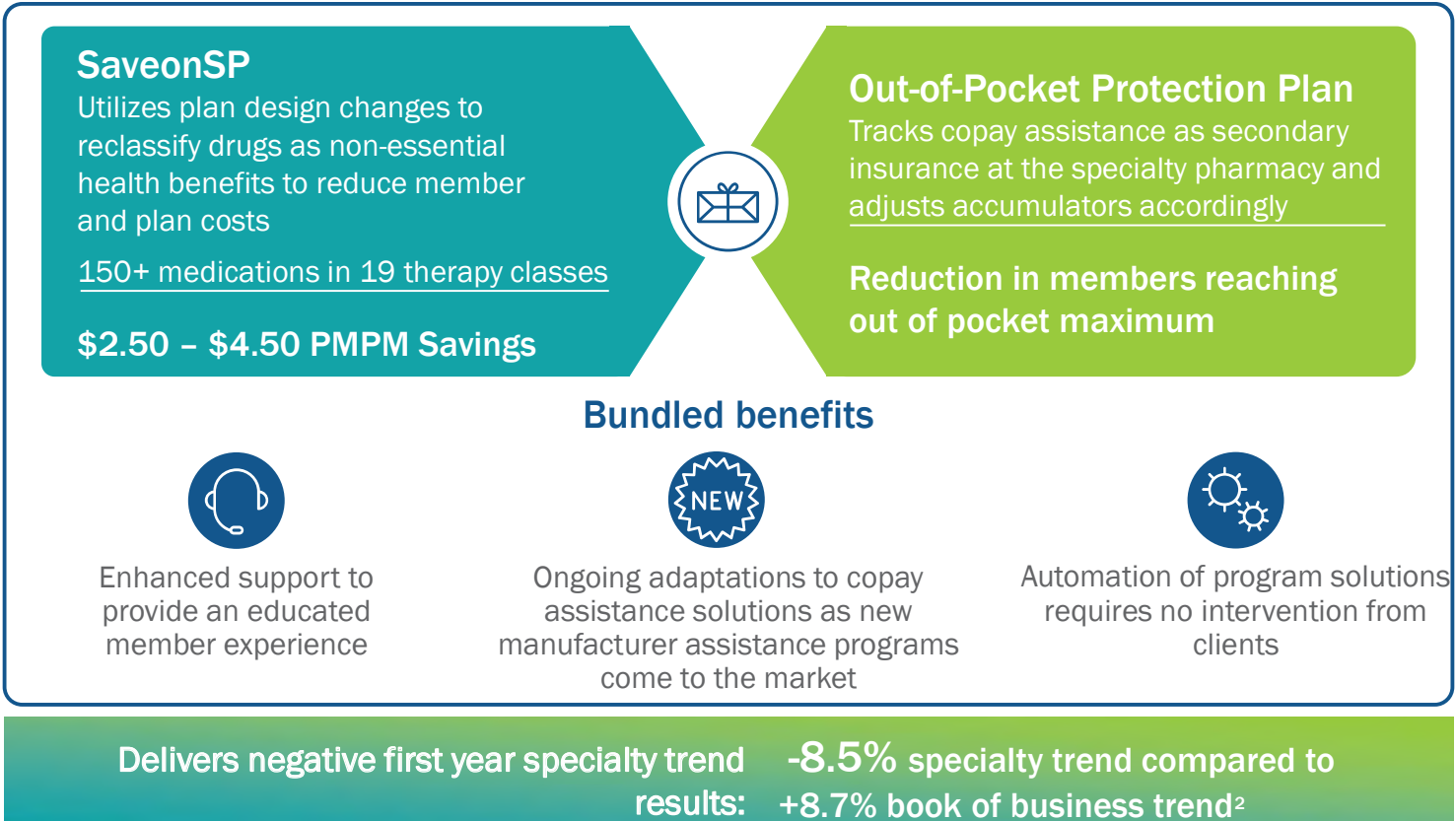
Your members used
\$202,100
in specialty copay
assistance in the
past 12 months.

1. Drug companies fight generics with coupons, Wolinsky, Howard, June 11, 2016, <https://www.modernhealthcare.com/article/20160611/MAGAZINE/306119980>

2. Client specific results depend upon medication, deductible, and out-of-pocket maximum

COPAY ASSISTANCE

How to use the \$7B¹ to drive lower plan costs



1. Drug companies fight generics with coupons, Wolinsky, Howard, June 11, 2016, <https://www.modernhealthcare.com/article/20160611/MAGAZINE/306119980>
2. 2018 net plan cost trend; represents Express Scripts clients implementing SaveonSP effective 1/1/2018 & Express Scripts BoB commercial trend based on plan cost, data from 2018 Express Scripts DTR client sample, full specialty drug list. Note: the 2018 specialty DTR (measured as gross cost PMPM [net of rebates]) was 9.4%

SAVEONSP

Copay offset savings program



About the Program

- Utilizes Affordable Care Act (ACA) state benchmark to **change client plan design**
- Select drugs designated as **Non-Essential Health Benefits**
- Copays set to **maximize manufacturer assistance dollars**
- Targets **150+** specialty drugs in **19** therapy classes
- Reduces patient's responsibility to **zero**



Average savings range from
\$2.50 to \$4.50 PMPM*



Sample Medications Covered

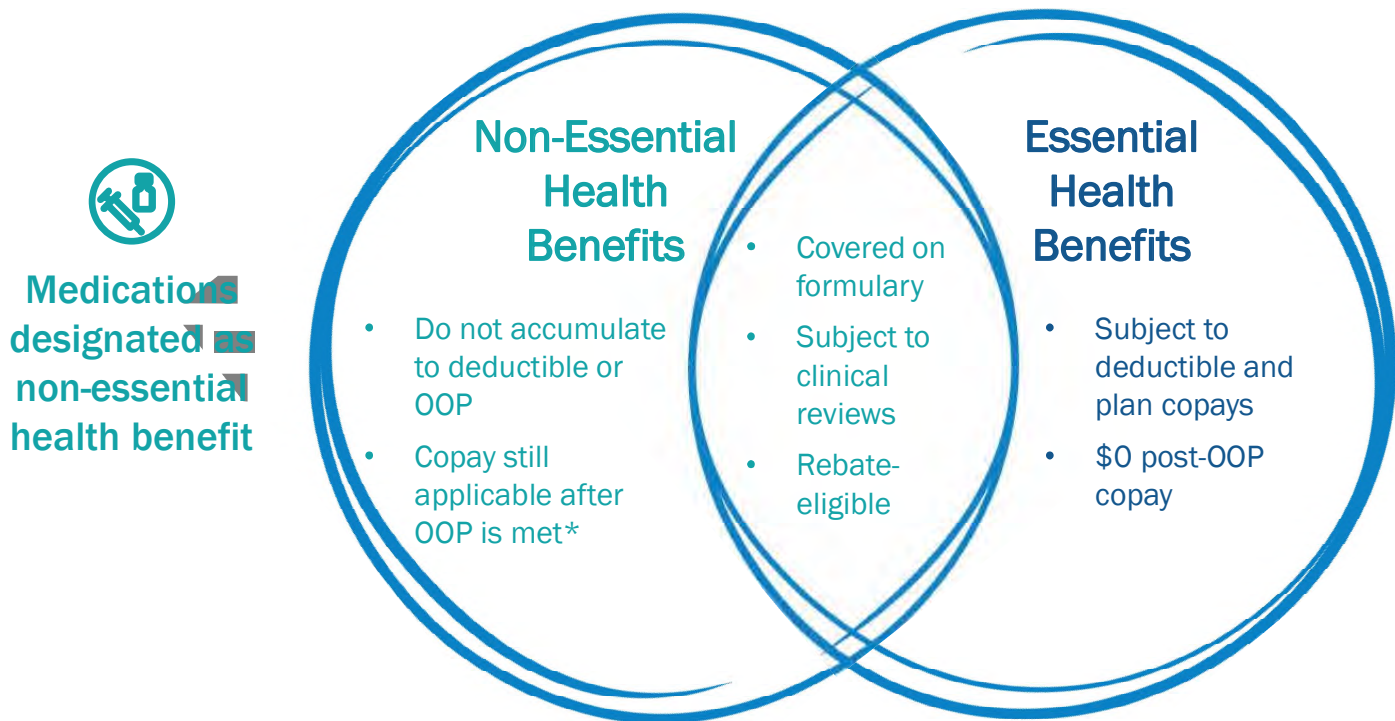
Highest Utilized Therapy Classes	Average Assistance/Fill
Hepatitis C	\$7,500
Cystic Fibrosis	\$2,300
Multiple Sclerosis	\$2,000
Inflammatory	\$1,666
Hemophilia	\$1,666
Oncology	\$1,250
Pulmonary Arterial Hypertension	\$1,200
Blood Cell Deficiency	\$1,000
Hereditary Angioedema	\$1,000
Asthma & Allergy	\$850

*Net of program shared savings fee

© 2019 Express Scripts. All Rights Reserved.

SAVEONSP

A best-in-class savings equation



*SaveonSP copay to be offset by copay assistance, resulting in \$0 member cost

SAVEONSP

Cost comparison – MS drug

The Scenario:



\$25 patient copay

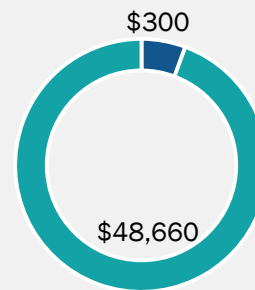


12 annual fills

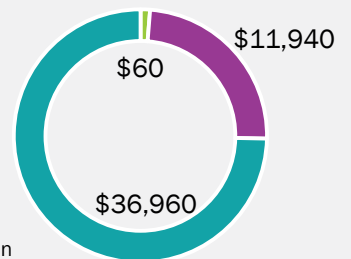


Total cost of treatment, including copay and plan cost is **\$48,960** annually

Without SaveonSP*



With SaveonSP



■ Plan responsibility
■ Patient responsibility
■ SaveonSP pass thru to Plan
■ Copay assistance

SaveonSP helps the patient achieve a zero dollar cost

*Member may or may not be utilizing manufacturer copay assistance dollars to offset their specialty copay

SAVEONSP

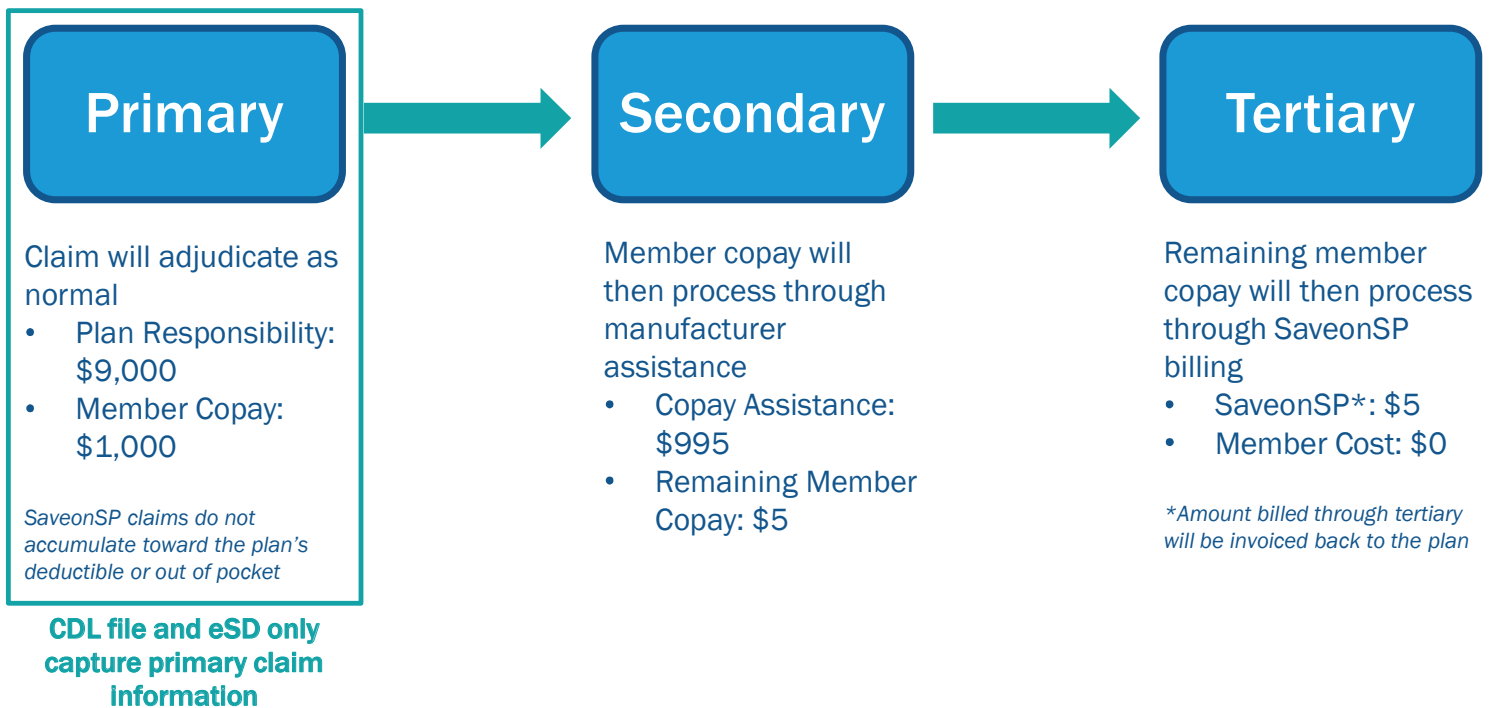
Adjudication process

Claim Assumptions

Total drug cost of \$10,000 per fill

SaveonSP drug copay of \$1,000 per 30 day fill

Manufacturer assistance program requires members pay \$5 after copay assistance pays



SAVEONSP

IPBC

CLIENT SUMMARY

43.0 K total lives

555 members benefiting

3,859 impacted claims

\$33 average member
copay per rx

BENEFIT FOR PATIENTS AND THE CLIENT



\$3.8 M annual plan savings *

\$7.45 PMPM client savings*

\$0 remaining member cost

Every month you lose \$320,349 without SaveonSP setup

*Net of program shared savings fee. Savings based on sponsor's utilization, the most restrictive state benchmark and ESI National Preferred, Basic and High Performance Formulary. Savings may vary based on sponsor's actual utilization or a different benchmark or formulary. Savings do not represent any type of guarantee by SaveonSP or ESI.

SAVEONSP

Client requirements



Self-funded clients



Sign an [amendment to the ESI/Saveon program agreement](#) (or a separate contract) and change benefits accordingly



Documentation of the new plan design in the [Summary Plan Description \(SPD\)](#)



90 to 120 days to implement the solution

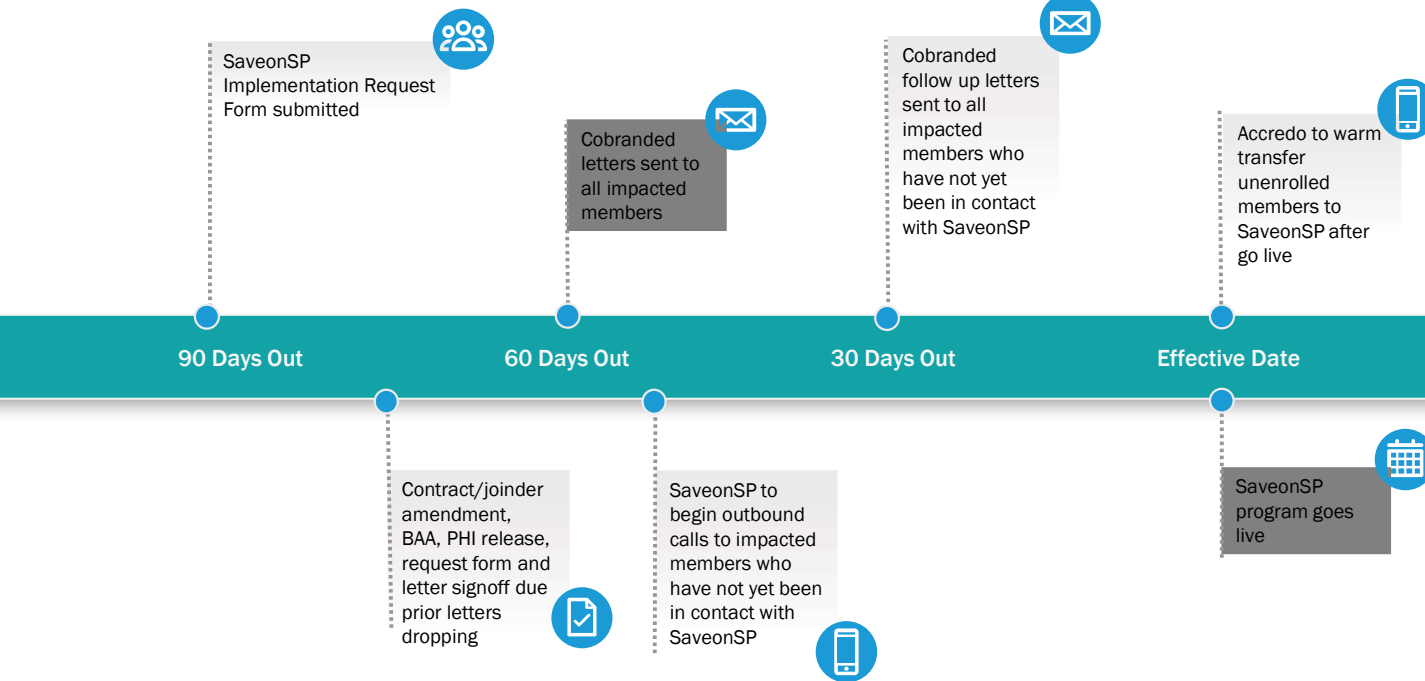
Non-eligible clients:

- Medicaid, Medicare EGWP
- Plans with Grandfathered status*
- HRA, Auto-substantiated FSA and Exchange plans should work with their Specialty Solutions Director to determine eligibility

*Grandfathered status may be lost upon implementation of SaveonSP; plans should evaluate whether the savings offsets the impact

SAVEONSP

Implementation Timeline



SAVEONSP

Invoicing process



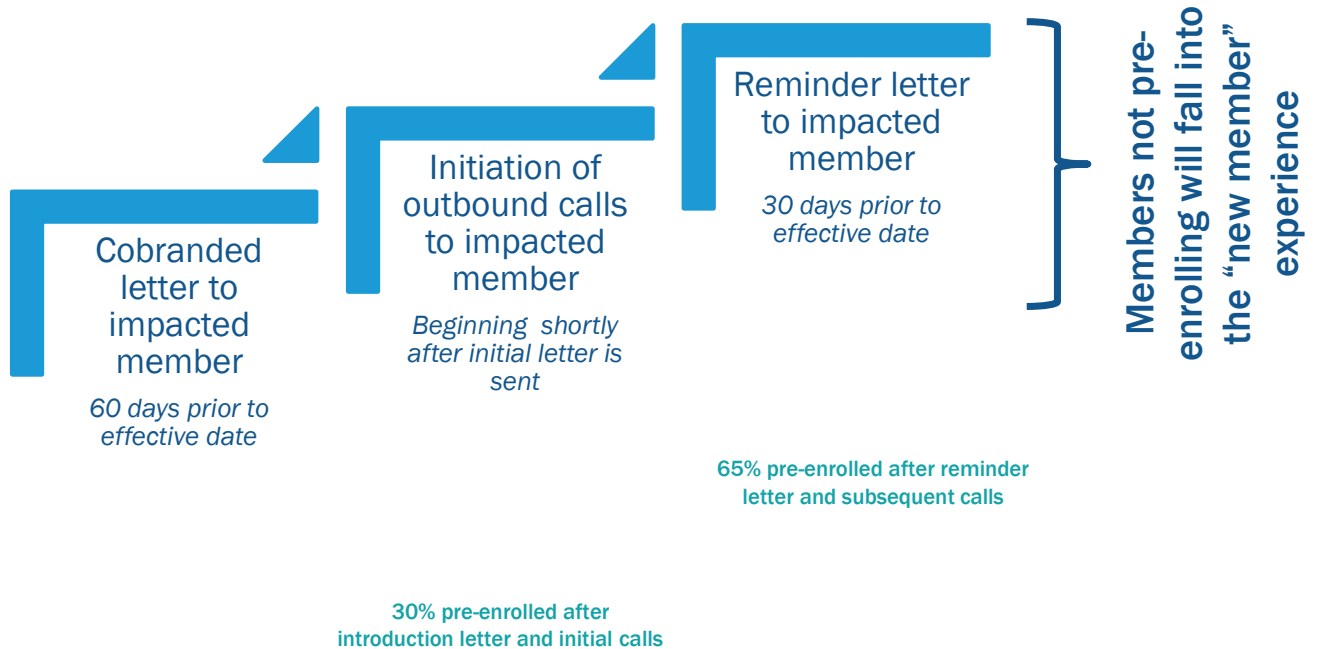
- Establish average copay member paid before SaveonSP is implemented
- Client will receive 100% of savings at point of sale
- SaveonSP receives claims files from Express Scripts
- SaveonSP analyzes claims files and builds reports every 4 weeks*
- Based on SaveonSP reports, Express Scripts invoices client monthly on their administrative fee invoice
- Express Scripts report available upon request
- Client reviews and pays Express Scripts, as outlined in the contract

*First invoice details provided to Express Scripts 75 days after effective date; fee will appear on the first client admin invoice after that date

SAVEONSP

Outreach prior to effective date

Members identified from claims history file about 90 days before effective date



After the member successfully enrolls with SaveonSP, the subsequent steps will be bypassed

SAVEONSP

New member experience

For members who pre-enroll with SaveonSP



Enrollment

- SaveonSP customer service educates member about program and assists member with enrolling in manufacturer copay program
- SaveonSP generates tertiary payer information for member and notifies Accredo of secondary and tertiary billing information

Adjudication

- Following effective date, Accredo adjudicates through standard processing with consideration for plan's clinical rules, and member receives drug at no cost
- Order scheduled, billed and delivered through standard Accredo process

A typical enrollment call lasts 5 - 15 minutes

SAVEONSP

New member experience



For members who do not pre-enroll with SaveonSP or are new to therapy

Enrollment

- Prescription is sent to Accredo and processed through normal prior authorizations and clinical rules

Point of sale claim rejection introduced to facilitate warm transfer of member to SaveonSP

- SaveonSP customer service educates member about program and assists member with enrolling in manufacturer copay program
- SaveonSP generates tertiary payer information for member and notifies Accredo of secondary and tertiary billing information

Adjudication

- Accredo adjudicates through standard processing with consideration for plan's clinical rules, and member receives drug at no cost
- Order scheduled, billed and delivered through standard Accredo process

SAVEONSP

What if a member refuses to enroll with SaveonSP?



- SaveonSP coordinates with Accredo to ensure the member is enrolled in manufacturer copay assistance
- If the member is already enrolled, the member will experience little to no impact by opting out of SaveonSP
- If the member is not already enrolled in the manufacturer copay assistance program, SaveonSP and Accredo will coordinate additional outreach and education to the member to encourage the member to enroll in manufacturer copay assistance
- If the member still declines, the member will be responsible for the higher SaveonSP copay

For 1/1/2019, **0.002%** of targeted members refused to enroll with Saveon,
but **100%** were confirmed to have copay assistance on file

SAVEONSP

What if a member is denied copay assistance?



- In some rare circumstances, members may be denied copay assistance. Examples include:
 - States that restrict copay assistance on brand medications when there is a generic available
 - Off-label usage (not available for minors, non-FDA approved indication)
 - Members of Medicare age (certain manufacturers)
 - Medicaid as secondary
- If this happens, the member's cost will still remain at \$0

For 1/1/2019, ~1% of targeted members were denied copay assistance resulting in the plan sponsor being charged for the full drug cost

LifeWorks by Morneau Shepell

Employee Assistance Evolved

Presented by:

Jennifer Bonnewell - Director, Enterprise Business Development



LifeWorks EAP Evolved: IPBC EAP Packages

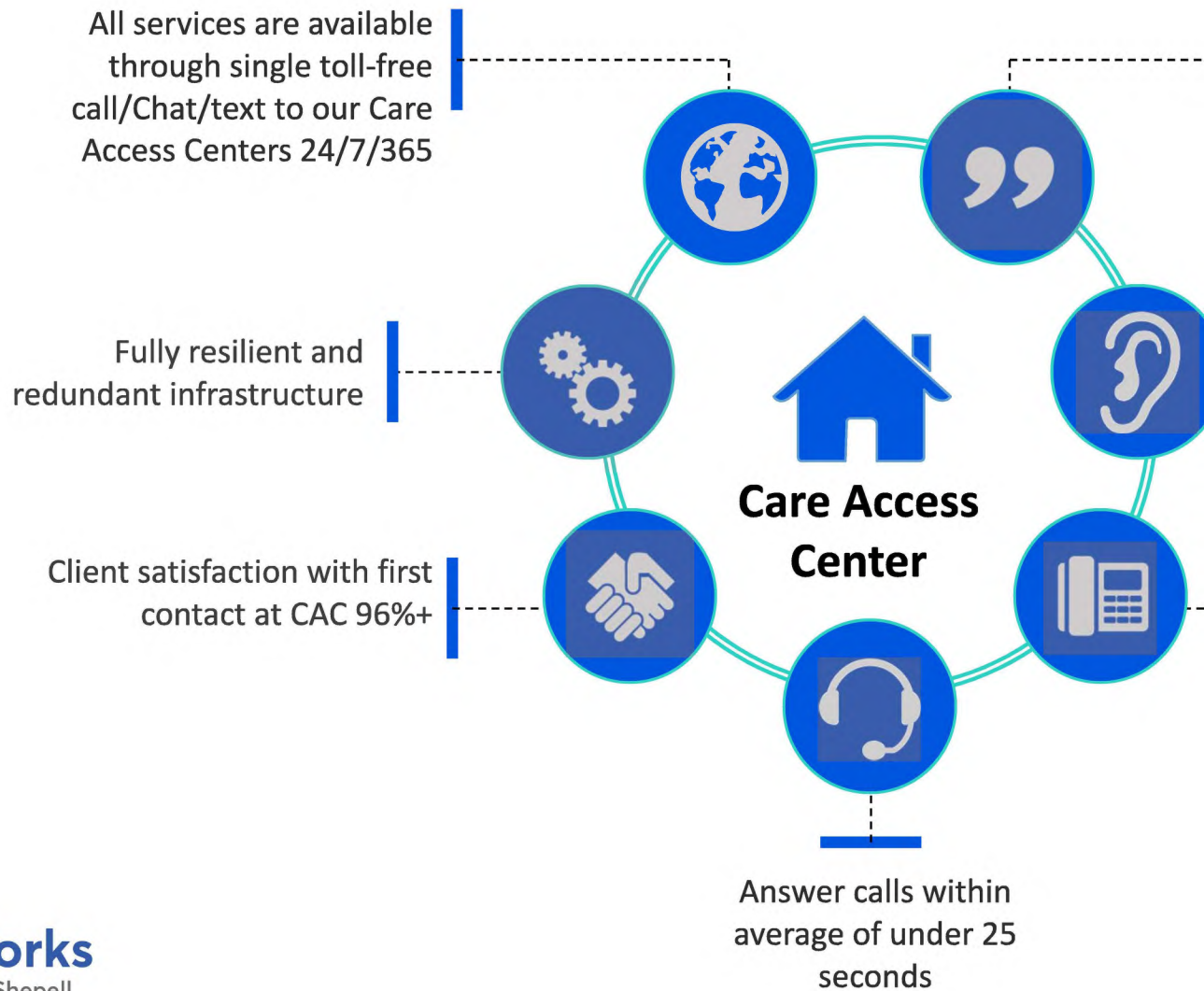
3 Session

EAP Model
\$0.50 PEPM

Clinically Appropriate

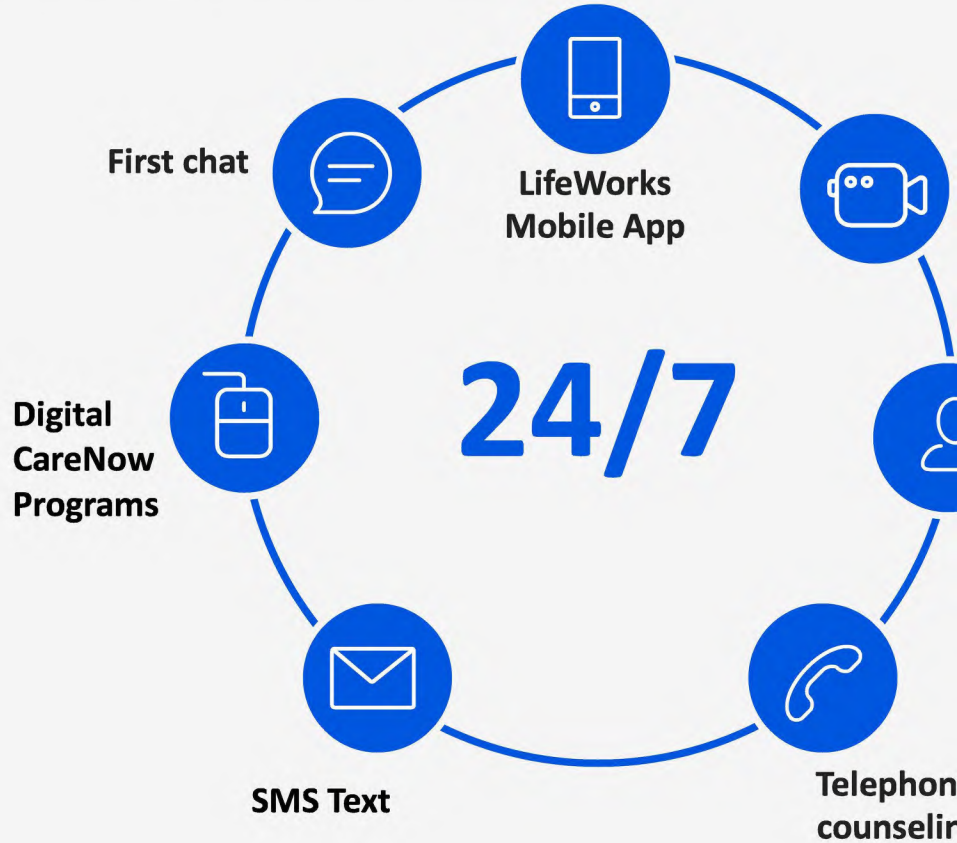
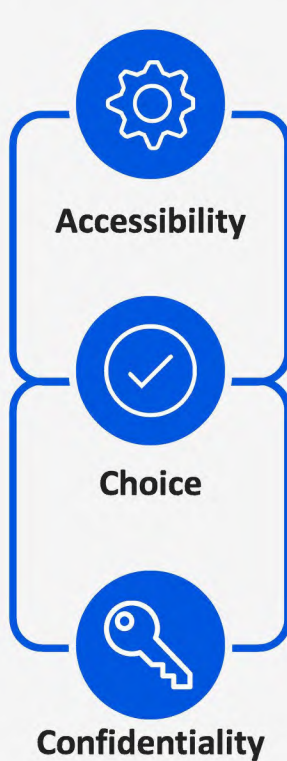
EAP Model
\$0.69 PEPM

CAC: A different kind of call center

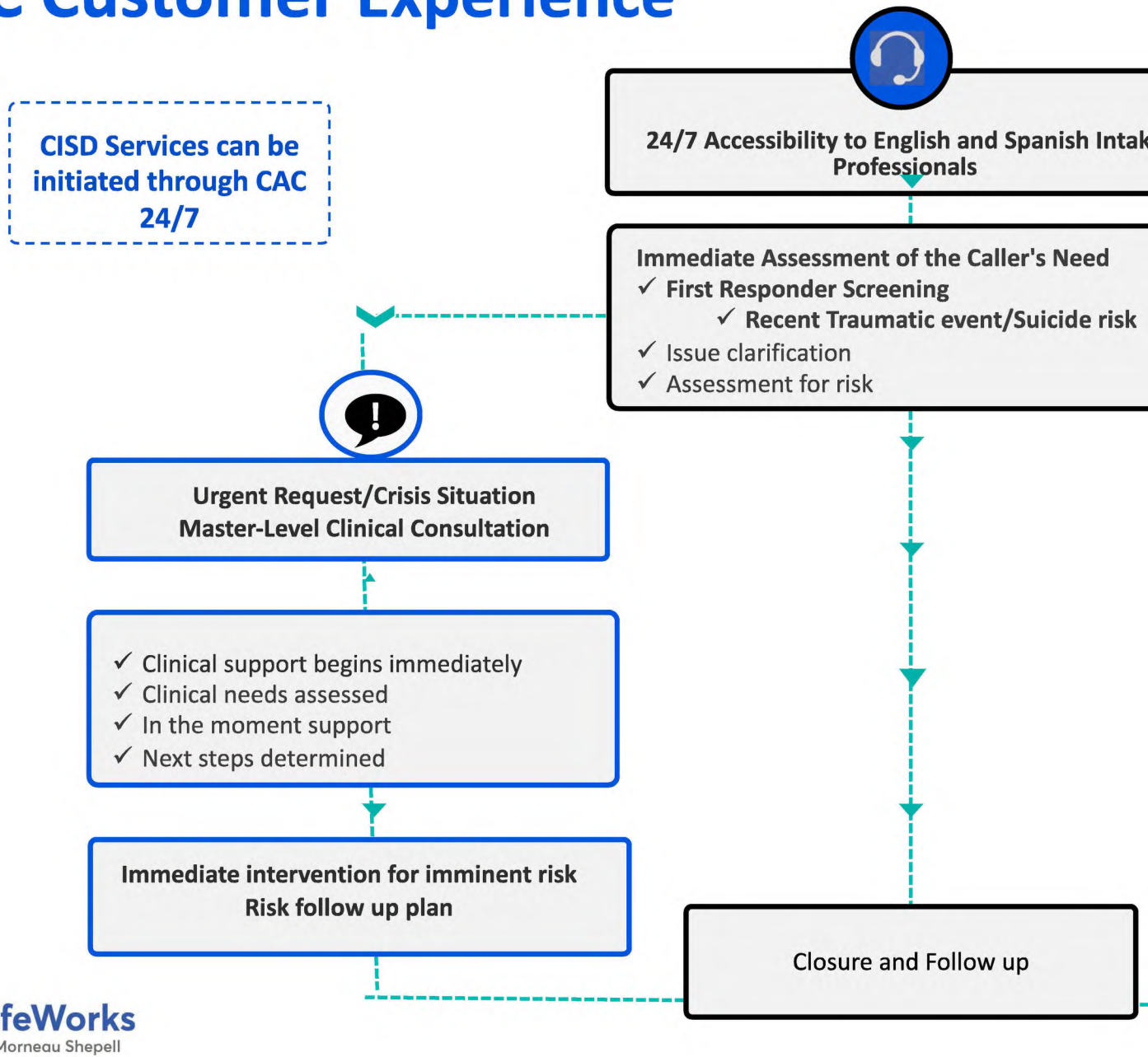


Multiple modalities increase engagement and i

We understand that choice is key in engaging multicultural multigenerational needs and preferences.



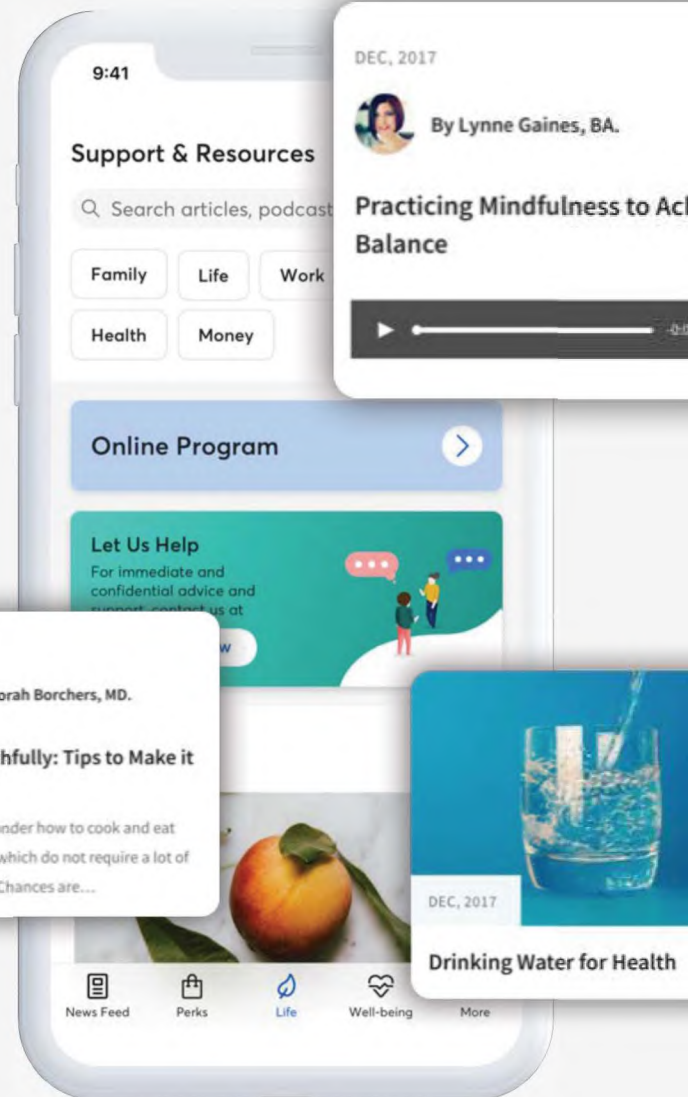
IPBC Customer Experience

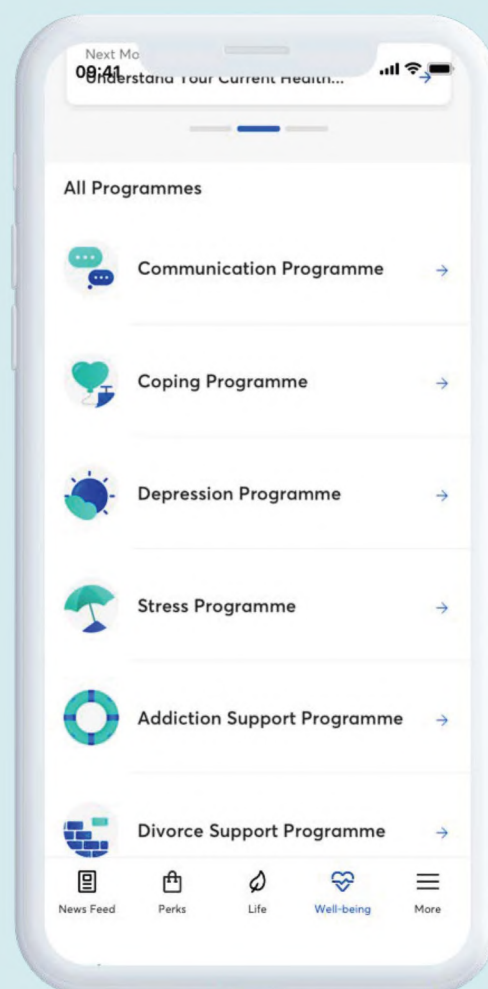
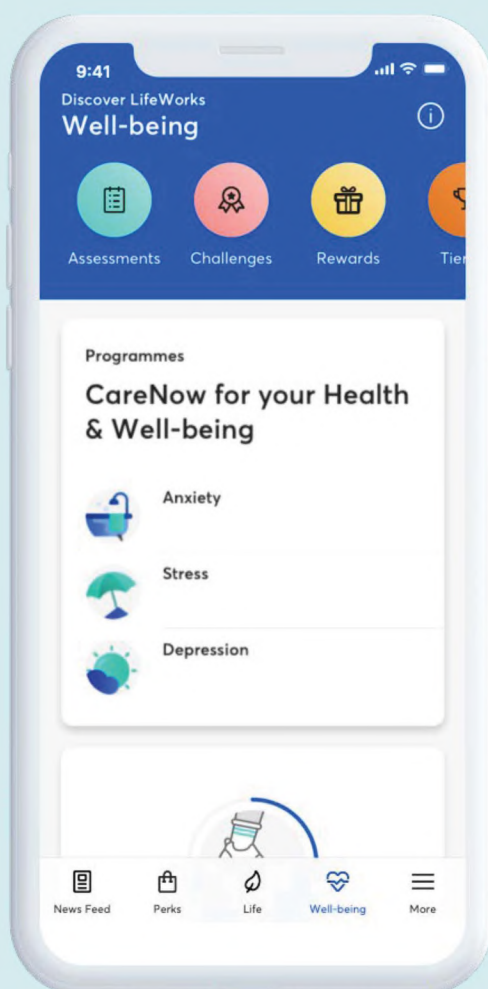


The LifeWorks Well-being Platform

Brings accessible wellbeing tools to the hands of every IPBC employee & family member

- Mobile-first, multi-platform
- Personalized accounts
- Simple support access
- Integration with other technologies and resources (Wellness)
- Supports 40+ local languages
- Culture-specific content





heartbeat⁺

2021 Bi-Weekly Seminars



January

01/08/2021 (2pm EST) [Living Off Your Paycheck during COVID19](#)
 01/22/2021 (2pm EST) [Power of Volunteering](#)

February

02/05/2021 (2pm EST) [Psychology of Exercise](#)
 02/19/2021 (2pm EST) [Loneliness](#)

March

03/05/2021 (2pm EST) [Benefitting From Ergonomics](#)
 03/19/2021 (2pm EST) [Working with Children Home](#)

April

04/09/2021 (2pm EST) [Raising Children to Respect Diversity](#)
 04/23/2021 (2pm EST) [How to be an Inclusive Leader](#)

May

05/07/2021 (2pm EST) [Living with COVID-19](#)

September

09/03/2021 (2pm EST) [Holidays](#)
 09/17/2021 (2pm EST) [Embracing Change](#)

October

10/08/2021 (2pm EST) [Suicide Prevention](#)
 10/22/2021 (2pm EST) [Resilience](#)

November

11/05/2021 (2pm EST) [Holiday Binge Eating](#)
 11/19/2021 (2pm EST) [Mind Over Matter](#)

December

12/03/2021 (2pm EST) [Relationships](#)
 12/17/2021 (2pm EST) [Kindness](#)



Physical Well-being



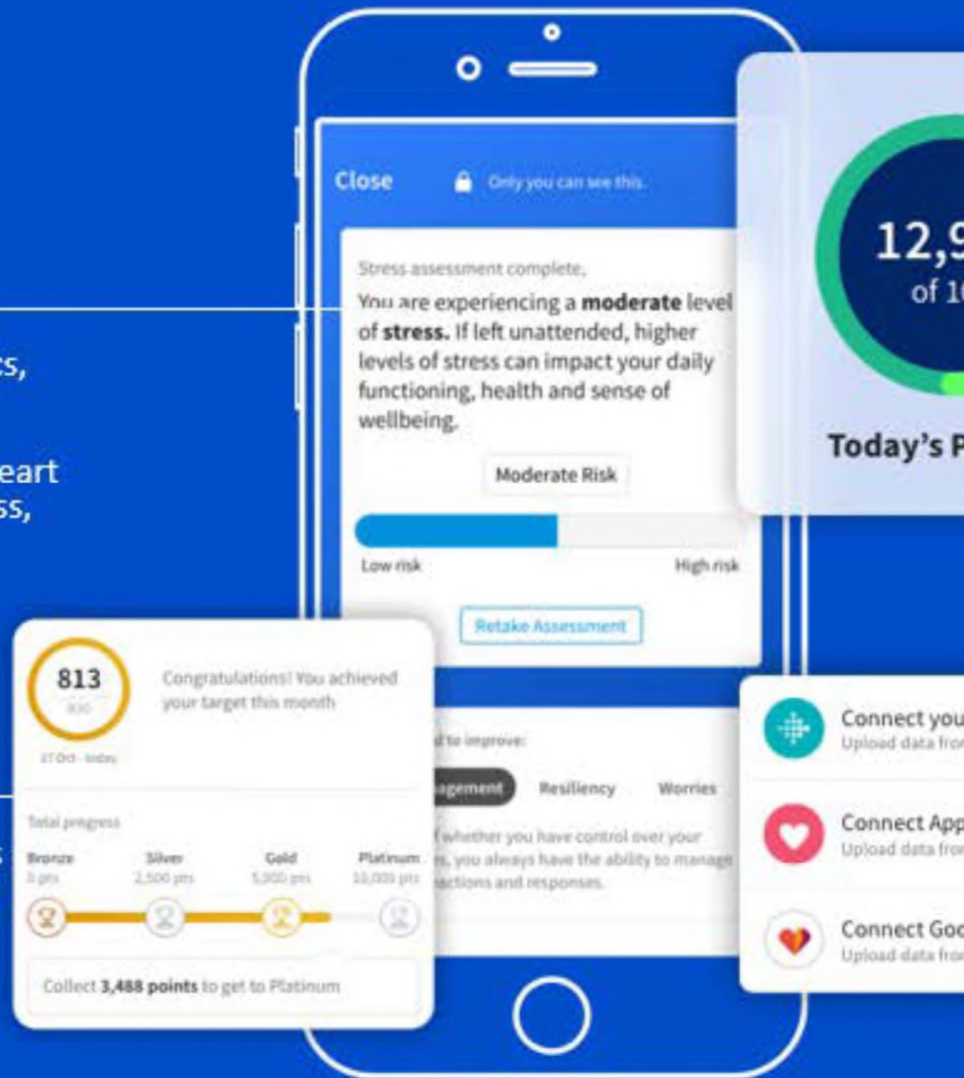
The Platform Experience

Health Risk Assessments

Personalized intervention, biometrics, nutrition, physical activity, tobacco/nicotine use, alcohol consumption, sleep, diabetes risk, heart disease risk, personal and work stress, depression and presenteeism

Participation Driven Rewards & Incentives

Unlock rewards via tier progressions and gain points for wellness activity based on tiers



Health Coaching Programs



Stress Management

Addresses both general stress and stress related to the workplace such as work relationships, work changes and time-management issues. Become more aware of your stress, how it affects your job, what causes it and develop coping skills.



Tobacco/Nicotine Cessation

Regards tobacco use and dependency as an addictive, chronic disease, and our quit approach acknowledges that quitting is a process.



Sleep Habit Management

Supports participants who may be struggling to get the sleep they need with tools to improve sleep and mitigate the effects of sleep deficiency. Examine your sleep habits; identify personal barriers to sleep; and set objectives for lasting behavior change to improve life functioning.



Diabetes Prevention

Personalized for individuals who have been diagnosed with high blood sugar levels that are not yet in the diabetic range, or who have concerns about diabetes because of family history or other reasons. Establish diet and exercise habits to lose weight and reduce your risk.

Questions?



LifeWorks
by Morneau Shepell